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BOSTON NEW YORK CHICAGO



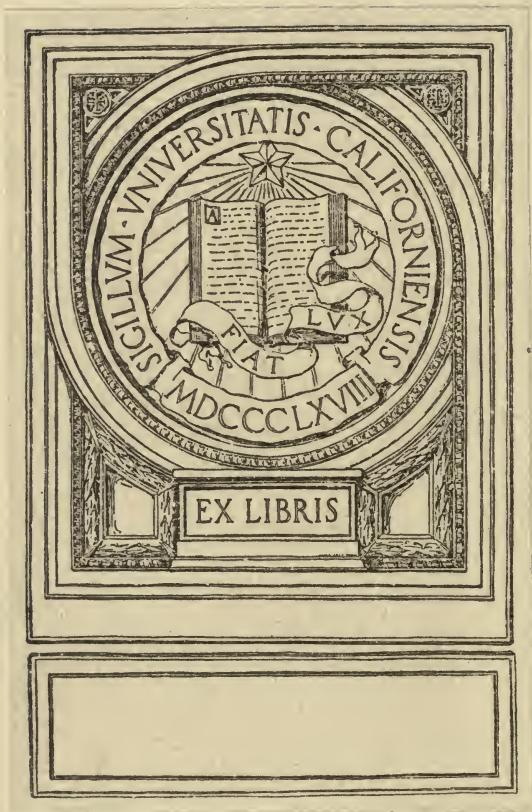
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THE BUSINESS LETTER

By ION E. DWYER



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THE BUSINESS LETTER

BY

ION E. DWYER

PRINCIPAL OF THE COMMERCIAL DEPARTMENT
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THE
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PREFACE

THE letter is the great business builder of the present decade. With its extended use is coming a corresponding improvement in the style of writing — a style that is free from meaningless formality and full of life, clear and strong in its appeal to the reader.

It is the purpose of this book to take the student beyond the merely mechanical arrangement of the letter and develop in him the ability to write this new and better style of business letters — letters that have a business atmosphere and that are in step with the forward movement in business letter writing.

The method here presented is not an untried experiment, as the author has used this plan repeatedly in his classes, with highly gratifying results.

ION E. DWYER.

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THE BUSINESS LETTER

INTRODUCTION

IN the modern evolution of business, the business letter plays an important part. It facilitates the handling of the daily routine and makes it possible to do business wherever there is a postal system.

Whether a mail order business is carried on or not, the letter is no less important. Goods are bought, collections made, complaints adjusted, instructions given, business policies and selling campaigns outlined in the business letter. And where the selling is done by mail, the sales letter is without a peer in importance. In short, the whole machinery of business is kept in operation by means of the business letter.

It is a factor in business which is steadily increasing in importance. Letters that have life and personality — letters that draw trade — are not easy to write. They call for specialization, and this field has begun to attract men of some literary ability.

A GOOD letter appeals to the reader in two ways: first, in its mechanical make-up and, second, in the presentation of the subject matter. The first requires correct arrangement, punctuation, paragraphing, margins, balance, and suitable stationery. This is necessary to the all-important “first impression” which the reader gets from the letter.

For a successful handling of the subject matter, the writer must have a good command of English — a smattering will not answer. The phrases must be well chosen, clear, convincing, and adapted to the person to whom the letter is written.

HEADING { Street with number
City, State, and date

Name with title
Street with number } INTRODUCTION
City and State }

SALUTATION

Body of the letter

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COMPLIMENTARY CLOSE

SIGNATURE

INTRODUCTION

3

194 Franklin St.,

Boston, Mass., Sept. 15, 1914.

The Crown Shoe Company,

260 Spring St.,

Brockton, Mass.

Gentlemen,

We understand that all the factories in Brockton are to be closed for three or four days, owing to the Brockton fair.

If your shops are to be closed during that time, we should like to arrange to set up the blower and piping on those days, as you requested in your letter of the 10th inst.

Please let us know to-day or to-morrow whether this arrangement is satisfactory,

Yours truly,

(Signature)

PART ONE

THE ARRANGEMENT OF THE LETTER

LESSON 1: THE FIRST IMPRESSION

A BUSINESS man judges his unknown correspondent by the appearance and make-up of his letters. The conventional forms now used have been adopted because they were found to be best suited for the purpose. Any deviation from them invites criticism and creates an unfavorable impression of the writer, just as an unusual style or color in a suit of clothes draws one's attention from the man who wears it to the unusual appearance of the suit.

Innovations may sometimes be introduced with effect, but it is a risky experiment. There is usually a reason for the things that exist, and the present forms have been evolved from experience and found most acceptable. Therefore, a deviation from them must be made with caution, if at all. A well arranged letter, like a well dressed person, does *not* attract attention because of its striking appearance. The good taste and harmony of the letter will do its work without making an appeal directly to the attention of the reader.

It goes without saying that the spelling and capitalization must be perfect; the punctuation and penmanship (or typewriting) good; form and arrangement according to the accepted style; stationery of good quality; and the pages free from blots, erasures, and finger marks.

THE materials used for correspondence should conform to the accepted standards. Every letter sent out by a business house should be written on business stationery of good qual-

ity having a printed or engraved letter head. Business letter paper is in single sheets of about $8\frac{1}{2}$ by 11 inches and usually white. The size may vary a little, and some firms use tinted paper; but the $8\frac{1}{2}$ by 11 in white is always a standard. The envelopes should match the paper in color and quality, the usual size being about $3\frac{1}{2}$ inches by $6\frac{1}{4}$, known as No. 6 $\frac{1}{2}$. Official envelopes are 9 or 10 inches long and are used for official letters, manuscripts, and bulky communications.

A person who is not in business may write his business letters on his professional or social stationery.

When writing a business letter, write on but one side of the paper, otherwise it will be difficult to copy and not so convenient for filing when it reaches its destination. In case the letter requires a second page, an unprinted sheet, or "second," is used.

THERE is no question about the greater importance of the subject matter of the letter, but a good letter will be still better and make a better impression if it is well arranged on the page. Judge the appearance of the letter as you would a picture. See if it is properly centered, and harmoniously arranged. (See letter on page 3.)

Margins on letters are for effect and convenience. The margins at the top and bottom are governed by the length of the letter. The writing should be centered so that the top and bottom margins are about equal. The left-hand and the right-hand margins should be at least an inch wide. When the letter is short, they may be wider, thus giving the letter a better balance on the page. Especial care should be taken to make the right-hand margin as even as possible. It cannot, of course, be as even as the left-hand margin; but the straighter it is, the better the appearance of the letter.

Every paragraph should be indented so as to begin at the paragraph, or second, margin. Different phases of the same subject may also be in separate paragraphs.

When writing a letter concerning several subjects, discuss each fully before beginning the next. In answering such a letter, it is usually best to take up the subjects in the order presented.

A LETTER may be divided into seven parts; namely, heading, introduction, salutation, body, complimentary close, signature, and direction:

1. The heading consists of the address of the writer and the date.
2. The introduction, or inside address, consists of the name, title, and full address of the person written to.
3. The salutation is the term of respect with which the correspondent is greeted.
4. The body of the letter is, of course, the letter itself — the message.
5. The complimentary close is the term of courtesy with which the letter is closed. It corresponds to the "Good day" at the close of an interview.
6. The signature referred to is, of course, the signature of the writer of the letter.
7. The direction (or superscription) is on the envelope, and consists of the name, title, and full address of the person written to.

PRACTICE

Copy, in your letter book, or on a sheet of letter paper, the letter given on page 3.

LESSON 2: THE HEADING

NO matter how frequently one writes to the same person, the full address of the writer and the date should be given in each letter. The address is given that there may be no excuse for a misdirected answer to the letter. The date is

useful for the purpose of filing and reference and indicates the place the letter has in a series of correspondence on a given subject.

The street and number given in the heading will appear on the envelope containing the answer and will insure prompt delivery. When written from a club, hotel, college, or the like, the name of the same should be given in the heading.

Care should be taken in dating the letter, thereby avoiding annoyance. Confusion is sure to arise if, in writing the date, figures are used instead of the name of the month; e.g., July 10, if written 7/10, may mean July 10th or October 7th. There is no way of telling which was intended, as in the United States the *name* of the month is usually written before the *day* of the month, while in Europe the reverse is often true.

It is never safe, in writing from a city or town in the United States, to omit the name of the state, no matter how well known the city may be. Hundreds of towns and cities are duplicated in name in other states, and annoying mistakes and delays are sure to occur unless this precaution is taken. There are several New Yorks, six Chicagos, thirteen Bostons, sixteen Brooklyns, sixteen Denvers, and twenty-seven Clevelands in the United States. The name of the state is, therefore, an essential part of the heading.

THE heading may occupy one, two, or three lines, depending upon the nature of the writer's address. The arrangement must depend somewhat upon the length of the name of the city, and the width of the paper used. (See page 5 for size of business stationery.) As a general rule, the heading should begin about two and one half inches from the top of the page and about the middle from left to right. When printed or engraved as a part of the letter head, it frequently differs in arrangement (for the sake of balance) from the illustrations given on the next page.

A comma should be placed after the name of the street, the city, the state (or country, if foreign) and the day of the month. A period should follow each abbreviation and the year. However, punctuation, except for abbreviations, may be omitted at the end of a line; but whether omitted or used, the style decided upon should be used consistently, for all similar purposes. Below, both styles are shown.

(1)

Des Moines, Ia., Nov. 12, 1913.

(2)

963 Washington St.

Boston, Mass., Oct. 1, 1914

(3)

Room 78, Hamlin Hall,

American College,

Rome, Italy, Aug. 2, 1913.

PRACTICE

Arrange and punctuate the following, as shown in the illustrations given:

1. Eng London June 1910 7
2. Boston 1911 Nov Mass 20
3. 1909 dec 21 France paris
4. rome italy 29 august 1911
5. washington st 345 buffalo sept n.y. 3 1910
6. 1909 47 old south building Boston Oct mass 21
7. 1912 11 dec Savoy hotel chicago ill
8. wabash, Av jan. 10 Chicago 1914. Ill, 961.
9. Feb. 21 des moines 1914 iowa,
10. bridgewater Mar. 4 mass 1914,
11. room 412 Home Bank Block, Colorado, denver 1040 main St.
12. West Springfield. mass., July 4, 1914
13. 1914 Jan. first 106 Commercial St. N.H. Concord,
14. Iowa. glenwood 1914 march 10
15. 279 Washington st. Sept 4 Lincoln. nebr, 1913
16. 10 Weybossett St Oct 3 Providence r.i. 1913
17. Glenwood springs, Mar 10 1914, Colo,
18. 1914, eleventh feb. Cal, san francisco 162 High street
19. Victoria St 590 mar. 19 montreal 1914 Canada

LESSON 3: THE INTRODUCTION

COURTESY demands that some title should be used when writing a letter, except when writing to a corporation or a society. It is a mark of respect which no one can afford to omit. There are a few people in the world who ignore all titles, even the common title of "Mr.," but it shows a lack of politeness and refinement which is inexcusable.

Titles may be divided into three classes; namely, business, professional, and official.

THE business titles in common use are *Mr.*, *Messrs.*, *Esq.*, *Miss*, and *Mrs.*

Mr. (formerly *Master*) may be used for men of all classes, high or low, titled or untitled; and it always precedes the name. *Mr.* replaces all other titles as a man rises in distinction: we say, "Mr. Lincoln." "Honorable," "His Excellency," "LL.D.," etc. would be less expressive of respect. In speaking of persons of the highest distinction, we omit all titles. For example, we say "George Washington" rather than "Mr. Washington."

Master is never abbreviated and is used in addressing a boy; as, "Master Willis Rowe." At about fourteen years of age the boy may be addressed as "Mr."

Messrs. — There being no English plural for "Mr.," we use the French plural, *Messieurs*, abbreviated *Messrs.* It is used in addressing a firm composed of two or more men; as, "Messrs. Packard & Keith." It may also be used in speaking of a number of men who are not associated in business; as, "Messrs. Grant, Wilson, Scott, and Brown."

Esq., the abbreviation for *Esquire*, though not a generally accepted business title, is frequently used in business, in the United States, in the place of "Mr." In England it has nearly replaced the use of "Mr."

Miss is the correct title for an unmarried woman. It is not an abbreviation and, therefore, should not be followed by a period. If the woman has a professional title, it should be used in place of "Miss"; as, "Professor Emma Jones," "Dr. Mary A. Grant." The plural of Miss is *Misses*; as, "The Misses Laraway and Russell," "The Misses Palmer."

Mrs., the abbreviation of *Mistress*, is used in addressing a married woman. Her title may be prefixed to her husband's name; as, "Mrs. Henry Smith"; or she may be addressed by her Christian name; as, "Mrs. Clara Smith." If she is a widow, the Christian name is used.

Mesdames, abbreviated *Mmes.*, the French plural for *Mistress*, is used in addressing two or more married women, or in addressing a group of women of whom only one is

married. A firm composed of Mrs. Williams and Miss Baker would be addressed as "Mmes. Williams & Baker." In addressing a firm composed of both men and women, the title "Messrs." would be used.

In writing to a corporation, no title is used; as, "The Adams Express Company."

THE professional titles in common use for the clergy are *Reverend* (*Rev.*) and *Doctor* (*Dr.*). A pastor, priest, or rabbi should be addressed as *The Reverend*; as, "The Reverend Alfred Skinner"; or, if the Christian name is not known, "Mr." may be substituted for it; as, "The Rev. Mr. Skinner." He may be addressed as "The Rev. Prof. Skinner," provided he has the title of "Professor" also. A Bishop should be addressed as *The Right Reverend*; as, "The Rt. Rev. Robert MacIntyre, D.D., Bishop of California."

For Roman Catholic Clergy: — A Cardinal: *His Eminence*; as, "His Eminence James Cardinal Gibbons." An Archbishop: *Most Reverend*; as, "Most Reverend James Edward Quigley, D.D., Archbishop of Chicago." A Bishop: *Right Reverend*; as, "Rt. Rev. Edward O'Connor, D.D."

For a physician, use *Dr.* before the name, or *M.D.* following it. For a dentist, use *Dr.* before the name, or *D.D.S.* or *D.M.D.* following it.

A.B. or B.A.....	Bachelor of Arts.
A.M. or M.A.....	Master of Arts.
B.C.L.....	Bachelor of Civil Law.
B.D.....	Bachelor of Divinity.
B.M. or M.B.....	Bachelor of Medicine.
B.S.....	Bachelor of Surgery.
B.S.....	Bachelor of Science.
C.E.....	Civil Engineer.
D.D.S.....	Doctor of Dental Surgery.
Dist. Atty.....	District Attorney.
D.M.D.....	Doctor of Dental Medicine.
D.Sc.....	Doctor of Science.

D.D. (or D.T.).....	Doctor of Divinity (or Theology).
D.V.M.....	Doctor of Veterinary Medicine.
F.R.S.....	Fellow of the Royal Society.
J.C.D.....	Doctor of Civil Law (<i>juris civilis</i>).
Lit.D. or D.Lit.....	Doctor of Literature.
LL.B. or B.LL.....	Bachelor of Laws.
LL.D.....	Doctor of Laws.
LL.M.....	Master of Laws.
M.C.....	Member of Congress.
M.D. or D.M.....	Doctor of Medicine.
M.P.....	Member of Parliament.
Mus. B.....	Bachelor of Music.
Mus. D.....	Doctor of Music.
Ph.B.....	Bachelor of Philosophy.
Ph.D.....	Doctor of Philosophy.
R.A.....	Member of the Royal Academy.
S.T.D.....	Doctor of Sacred Theology.
V.S.....	Veterinary Surgeon.

Literary and scholastic titles — degrees conferred by an institution of learning — are not necessarily professional titles. If the bearer of the degree is a professor of academic standing, the title *Professor* may precede the name and degree.

As a rule, however, the name is not at the same time both preceded and followed by a title — *never* where one title includes the other, or where it is synonymous with it or inconsistent with it. A person may have several scholastic titles; but, with the exception of a doctorate, — for example, Ph.D. or Dr., — they are not generally used.

The title “Professor” can be acquired in one of two ways: (1) by election or appointment to the head of a department in an educational institution which has the right to confer degrees under its corporate seal; (2) by courtesy, when a person becomes a specialist in any branch of science or education. But the title has been made so common in the United States by such persons as trick roller-skaters, dancing masters, and sleight-of-hand performers that it is falling into disuse by those who are rightfully entitled to it.

OFFICIAL titles are those attached to a particular office, and are used by the holder of the office only during his term of service; for example: —

President (Pres.)	Member of Congress (M.C.)
Vice-President (Vice-Pres.)	Member of Parliament (M.P.)
Secretary (Sec.)	His Excellency (H.E.)
Treasurer (Treas.)	His Honor

The President of the United States should be addressed "To the President, Executive Mansion, Washington, D.C." "Sir" or "Mr. President" are appropriate salutations.

Members of the Cabinet may be addressed as in the following example: "To the Honorable William Jennings Bryan, Secretary of State"; or "To the Honorable Secretary of State"; or "Hon. William Jennings Bryan."

For members of Congress, use *M.C.* after the name. For Senators, use *Hon.* For judges, use *Hon.*; as, "The Hon. Lloyd Chamberlain, Judge of [name of the court]." For the Chief Justice of the Supreme Court, use "To the Honorable [name], Chief Justice of the Supreme Court of the United States."

While the title "Esquire" (abbreviated "Esq.") belongs primarily to the legal profession, it is used in addressing mayors, members of the city council, justices of the peace, prominent men, and State officials other than the Governor.

Officers of the Army and the Navy are addressed thus: "Maj. Gen. Leonard Wood"; "Maj. John T. Knight"; "Admiral George Dewey"; "Rear-Admiral William P. Potter"; "Commander Henry B. Wilson"; "Capt. Otis Harper."

Admiral may be abbreviated *Adm.*; and *Commander*, *Com.*

THE name or title should begin at the regular margin; the second line of the introduction (the address) at the second,

or paragraph, margin; and the third line should begin a corresponding distance to the right of the second line.

375 Washington St.

Boston, Mass., Feb. 8, 1914

Mr. John Jones

650 Main St.

St. Louis, Mo.

Dear Sir:-

PRACTICE

Using your present address for the heading, begin letters to the following persons, using appropriate titles. Do not write the salutation or the body of the letter.

1. John Lane, a citizen, Silver City, Nev.
2. Harding Davis, a lawyer, 264 Main St., St. Louis, Mo.
3. Clara Barstow, a teacher, Cedar Rapids, Ia.
4. Louise Linwood, wife of C. K. Linwood, 26 Arlington St., Cincinnati, O.
5. C. W. Johnson and Wm. J. Howe, partners in business, Orin, Wash.
6. Alexander White, pastor of the M.E. Church, St. Albans, Vt.
7. J. C. Henderson, member of Congress, Washington, D.C.
8. W. T. Sherman, at the head of the army, West Point, Va.
9. Walter H. Page, American Ambassador, American Embassy, London, Eng.
10. Walter Johnson, a business man, Auburn, N.Y.
11. W. B. Reid, a lawyer, 254 Grand St., St. Paul, Minn.
12. Dunbar & Sons, merchants, Cleveland, Ohio.
13. Allen Hudson, a clergyman, 284 Bay St., Kansas City, Mo.

14. Helen Goodwin, wife of Dr. E. E. Goodwin, 26 Battles St., Scranton, Pa.
15. Martha Robinson, widow of H. D. Robinson, Council Bluffs, Ia.
16. Clara Williams, a dressmaker, 284 West St., Baltimore, Md.
17. A. D. T. Hamlin, an architect, 226 E. 41st St., New York, N.Y.
18. Stanley White, head of Dept. of Economics, Boston University, Boston, Mass.
19. Archie Campbell, a young school boy, 88 Hope St., Baltimore, Md.
20. Leonard Wood, a general in the army, Wheeling, W. Va.
21. Allan Southworth, an admiral, Carleton Mansion, Atlantic City, N.J.
22. Elmer Burkett, a congressman, Kearney, Nebr.
23. William Kennedy, mayor, City Hall, Oklahoma City, Oklahoma.
24. The President of the United States (Washington address).
25. Wm. Jennings Bryan, Sec. of State, at his home in Lincoln, Nebr.
26. Thomas Nelson Page, U.S. Ambassador to Italy, American Embassy, Rome, Italy.
27. Oscar Heizer, U.S. Consul, American Consulate, Constantinople, Turkey.
28. Wm. T. Ormiston, Doctor of Philosophy, Robert College, Constantinople, Turkey.
29. Hugh P. Hughes, member of the Supreme Court, Judicial Building, Washington, D.C.
30. E. S. Tracy, a dentist, Brockton, Mass.

LESSON 4: THE SALUTATION

THE salutation in a letter is what the "Good morning" is in the personal interview—the greeting. To omit it shows a marked discourtesy. A salutation should always be used, except when (1) writing public letters and (2) addressing a body of men or women when the individuals are not thought of.

The most common business salutations are *Dear Sir*, *My dear Sir*, *Gentlemen*, and *Dear Madam*.

Use "Dear Sir" in addressing a man, and use "Gentlemen" in addressing a firm or corporation. A woman should be ad-

dressed as "Dear Madam" whether she be married or not. In addressing a young lady who is in, or just past, her teens, it is better to repeat the name; as, "Dear Miss Jackson."

In writing to a firm composed partly of men and partly of women, some omit the salutation, but the better way is to use "Gentlemen." If the firm is composed of two or more women, use "Mmes." (Mesdames).

THE first and the most important words in the salutation are capitalized. That is, neither the word *dear* nor any similar adjective is capitalized unless it stands as the first word or as a substitute for the name of the person addressed.

The punctuation following the salutation is not agreed upon; the comma, colon, colon and dash, and comma and dash are variously used. In very formal letters, — letters to the Governor of a State, for example, — "Sir" is often used and is followed by a colon. The body of such a letter is begun on the line below the salutation.

WHEN there are but two lines in the address, the salutation may be begun about three times the width of the usual margin from the edge of the paper, or at the margin. If the address occupies three lines, the salutation may be begun on the marginal line or on the paragraph line or second margin. The arrangement in Model 3 in this lesson is now more used than any other.

(1)

Mr. O. M. Grant,
Rutland, Vt.

Dear Sir,— (Body of the letter) or
(Body of the letter)

(2)

Mr. O. M. Grant,
Rutland, Vt.

Dear Sir,

(3)

Messrs. Brown & Jones,
268 Washington St.,
Albany, N. Y.

Gentlemen,

(Body of the letter begins here.)

The following arrangement of the introduction is now used by a few concerns. It saves a little time in typewriting, but has little else to commend it.

(4)

Messrs. Brown & Jones,
268 Washington St.,
Albany, N. Y.,

Gentlemen,

(Body of the letter)

PRACTICE

Study the arrangement and punctuation of the illustrations given, then begin letters to the following persons, using appropriate titles and salutations. Use your present address for the heading in each case.

1. Theo. Wilson, Westfield, Mass. — a printer.
 2. Samuel Johnson, 102 High St., Cleveland, Ohio — a clergyman.
 3. John Y. Adams, 106 Main St., Princeton, N.J. — a lawyer.
 4. Hanson & Co., 64 Fifth Av., Baltimore, Md. — merchants.
 5. James Nicholas, 67 North Main St., Omaha, Nebr. — a physician.
 6. D. B. Anderson, head of the Department of Mathematics in Western University.
 7. H. K. Renshaw, member of Congress (Congress now in session).
 8. L. M. Cutler, Creston, Ia. — a graduate dentist.
 9. Thomas Nelson Page, United States Ambassador to Italy.
- 10-39. Write appropriate salutations for the exercises given at the end of Lesson 2.

LESSON 5: THE CLOSING

THE complimentary close is the term of courtesy or respect used in closing the letter — the leave-taking. It would be as disrespectful to omit the complimentary close as to omit the salutation previously referred to. The forms in common use are: *Yours truly*, *Truly yours*, *Yours very truly*, *Very truly yours*, *Yours respectfully* (to superiors).

The complimentary close should be begun at a point about midway from left to right, and there should be nothing on the line with it. The first word only is capitalized.

THE signature should be as plain and clear as the writer can make it. One who signs his name often is likely to write it carelessly. Some think that it shows individuality to sign their letters in an undecipherable scrawl. This is annoying in the extreme, and the sender of such a letter ought not to be astonished if he never receives an answer. Bankers, especially, in the past have been led into this habit, supposing that

the more complicated the signature the more difficult it would be to forge; but such is not the case, as any handwriting expert will tell you. The plainer the writing, the more difficult it is to imitate.

A woman should put her title in parenthesis before her name, in writing to a stranger, otherwise he will not know how to address her. Examples: "(Miss) Lavinia Grant," "(Mrs.) Amy Stone."

When the firm or company name is signed, the name or the initials of the one signing it should be written below the signature; as,

Seller & Co.

per .

Put the signature on the line next below that of the complimentary close and far enough to the right to bring the end of the name about even with the right-hand margin.

228 Cottage St.,

South Bend, Ind.,

May 1, 1914.

Messrs. A. C. Glassburn & Co.,

398 Winter St.,

Detroit, Mich.

Gentlemen:-

(Body)

Yours truly,

(Signature)

PRACTICE

I. Using your present address for the heading, arrange the following material in proper form as illustrated above. Supply titles, salutations, closings, etc.:—

1. Forbes & Wallace, 264 High St., Westfield, Mass.
2. The Shepard Company, 246 Westminster St., Providence, R.I.
3. The Rev. Julian S. Wadsworth, 102 Adelaide Av., St. Louis, Mo.
4. Esther Johnson, a teacher, 948 Elmwood Av., Louisville, Ky.
5. H. C. Malbon, dentist, Times Building, New Orleans, La.
6. H. A. Bowtell, physician, Glenwood, Cal.
7. Lavinia Bowen, wife of M. K. Bowen, 242 Maplewood Av., Hartford, Conn.
8. The mayor of your city.
9. The secretary of the nearest Y.M.C.A.
10. The Governor of your State.
11. The General Passenger Agent of the C.B. & Q.R.R., Chicago, Ill.
12. Stanwood & White, married women in business, 364 West Elm St., Springfield, Mo.

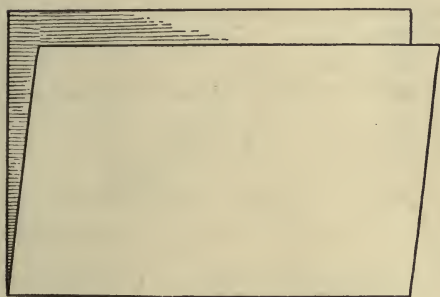
II. Review the preceding lessons and be prepared to answer the following questions:—

1. Name the parts of a letter.
2. Of what does the heading consist?
3. How many kinds of headings are there?
4. How should each kind of heading be arranged?
5. Indicate the location of the name and title in the introduction.
6. Mention five salutations in common use.
7. What should govern us in the choice of salutations and complimentary closings?
8. What is the purpose of the complimentary close?
9. What is the size of business letter paper?
10. What size envelope is most commonly used in business correspondence?
11. Give rules for paragraphing.
12. Why should the arrangement of letters conform to custom?

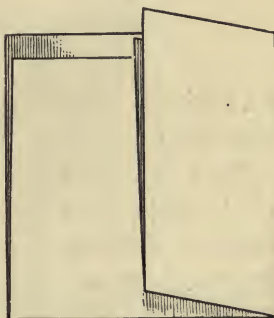
LESSON 6: FOLDING AND DIRECTING

LETTERS written on business stationery, previously described, should be folded as follows: (1) Bring the bottom edge of the paper to a point within one half inch of the top, then crease at the fold; (2) fold the right third of the letter toward the left-hand edge; (3) fold the left-hand third (preferably a little less than one-third) toward the right. (See the illustration below.) (4) Then take the letter in the right hand and insert in the envelope *with the left-hand crease downward*.

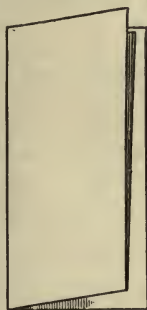
(1)



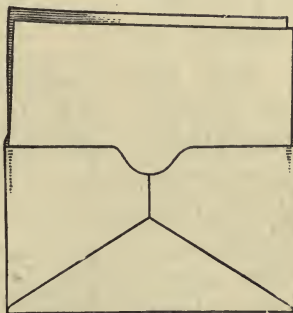
(2)



(3)

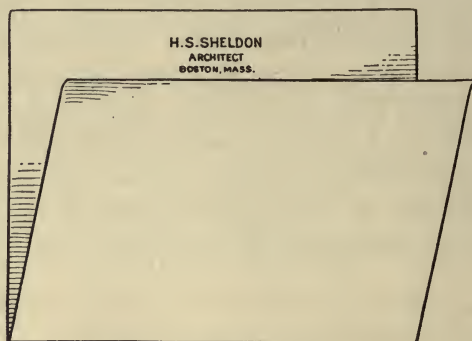


(4)



The folding of the letter, just shown, is known as the *long fold*. The *short fold* is made by folding the paper from the bottom so as to leave a margin or space of about one

and one half inches at the top. This is done for advertising purposes, as the firm name and some distinctive feature of

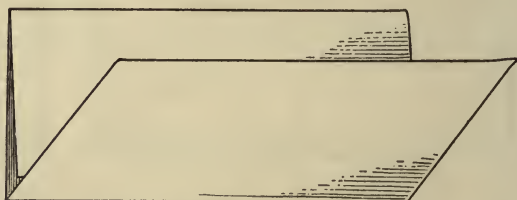


THE SHORT FOLD

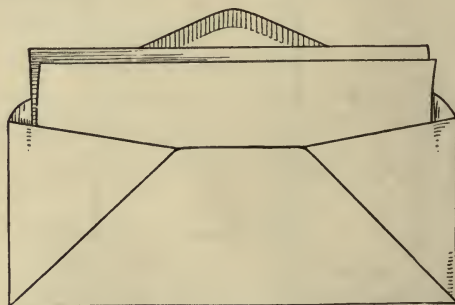
the business meets the eye of the reader before the letter is fully open.

The second and third folds and the insertion into the envelope are the same as previously shown.

Matter for official envelopes is folded and inserted as follows: Fold the top third of the page down, then fold the bottom third upward, then insert with the folded edge down.



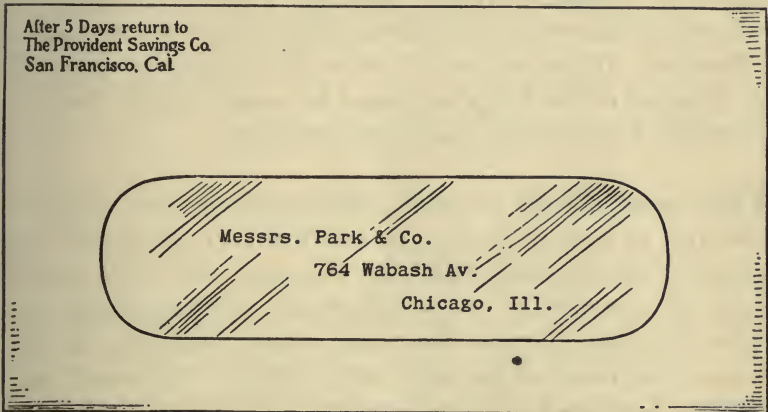
FOLDING FOR OFFICIAL ENVELOPE



INSERTION

NOTE. The folding is more satisfactory when the creasing is done with a paper knife or folder or with the face of the thumb nail.

TO save the time required to write the direction on the envelope, some business houses are using envelopes with a transparent section. The letter is then folded so that the inside address will show through the transparent section, thus making the name and address in the letter serve also for the direction. (See illustration below.)



In Europe, except in England, the large square envelope is used almost exclusively. The letter, for this kind of envelope, is folded from bottom to top, then by one fold from right to left.

THE direction is the name, title, and address of the one written to, as it appears on the envelope. It is the same, except in arrangement, as the name, title, and address at the beginning of the letter. It is highly important that it should be correct and plainly written. There are so many persons, as well as cities, of the same or similar names, that letters are likely to go astray, unless great care is exercised.

A certain letter addressed to "Mr. John Smith, Chicago, Ill.," went to sixteen John Smiths before it reached the right one. This meant a delay of nearly a week; besides, fifteen had read what was intended for the sixteenth John Smith alone.

Thousands of letters, many of which contain money, go to the Dead Letter Office each year because of wrong or insufficient direction. It is time absolutely thrown away to spend labor and thought upon a letter, then address it so poorly that it never reaches its destination. The postal authorities are very skillful in deciphering poor writing and supplying missing parts of defective addresses; but letter writers should try to decrease, rather than increase, their difficulties. If the writer of a letter gives his full address in the heading of the letter and signs his name plainly, there is no excuse for a wrongly addressed answer.

THE name should be about the middle of the envelope from top to bottom and begun one third or one fourth the length of the envelope from the left-hand end. The postal authorities prefer the following arrangement: the name and title composing the first line; the name of the city on the second; the name of the state on the third. The street and number, box number, room number, the name of the person in whose care it was sent, the word "Forward," "Transient," or any other special direction belongs in the lower left-hand corner of the envelope. This is their preference; and as they are the ones most concerned, their wish should be respected.

The mail clerks on the trains must take letters from a table, arrange them right side up, read the addresses, and "throw" them into the proper mail bag at the rate of 33 per minute — this, too, on a rapidly moving train. They are accustomed to look in a certain place on the envelope for the desired part of the address, and they are delayed if the part sought for is not in its accustomed place.

There is a tendency when addressing envelopes with the typewriter to write the name of the city and the state on the same line. When this is done, the street and number may occupy the second line of the address — the city and state, the third. (See illustration, page 26.)

The stamp should be right side up in the upper right-hand corner of the envelope. It ought not to be necessary to mention this, but it is. When the stamp is in any place except the proper place, it is an annoyance to the postal clerk in canceling it and a mild insult to the one receiving the letter.

Corner
Card

Name and title _____

City _____

State _____

Street and No.

(or other special direction)

The name and address of the writer is sometimes printed on the back of the envelope instead of in the upper left-hand corner on the face. (See page 27.)

RICHARD YOUNG
RUTLAND, VT.

Messrs. Hayes & Co.

Boston

Mass.

240 Tremont Street

RICHARD YOUNG
RUTLAND, VT.

Messrs. Hayes & Co.

240 Tremont St.

Boston, Mass.

AFTER 5 DAYS RETURN TO
THE BAY STATE CO.
BROCKTON, MASS.

Robert Scott, Esq.,

London, E. C.

Eng.

7 Paternoster Row.

It is urged by some that the above arrangement of address be reversed, and the name of the state be written first, the name of the city second, and the name of the person third, that being the order in which the postal employees read the direction. However, the present arrangement is now an established custom, and any change would lead to confusion. The postal clerks know where to look for the part of the address desired, and it is as easily read in one position as in another.

When the introduction of the letter is like Model 4, Lesson 3, the direction on the envelope is as follows:—

RICHARD YOUNG
RUTLAND, VT.

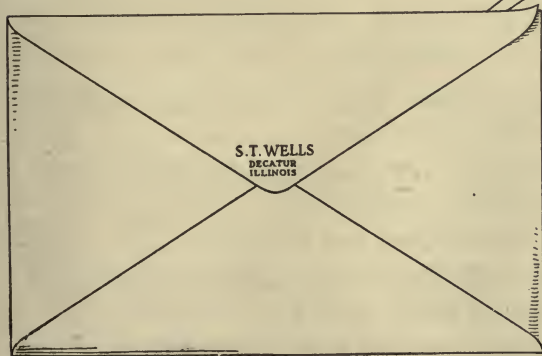
Messrs. Hayes & Co.

240 Tremont St.

Boston, Mass.

A letter properly folded and inserted and opened as shown below will, when removed from the envelope, be right end up, and face toward the reader, ready for reading. A single trial will prove the convenience of this plan.

IF every letter writer would write his name and address, or have it printed,



in the upper left-hand corner of the envelope, or across the end, or on the back, all misdirected letters would be returned to the writers by the post office.

A former Postmaster-General said, — “Now that I am on the subject of losses in the mails, I will tell you some surprising facts. Of more than six and a half millions of pieces of mail matter received at the Dead Letter Office in a year, only a million contain anything of value. It is almost incredible, but true, that nearly half of these letters contain no signatures by means of which they could be returned to the writers. They consist, in the main, of letters from one member of the family to another and are signed, ‘Your loving husband,’ ‘Harry,’ ‘Your affectionate mother,’ or ‘Your own little wife,’ and so on.

“Last year there came to the Dead Letter Office eleven thousand letters which contained lottery tickets, and two hundred thousand contained pictures and papers unfit for circulation. Of course, all these were destroyed. Half a million letters came from foreign countries, and these were returned to the countries from which they came. Two hundred thousand letters were restored unopened to the writers. Nearly three hundred thousand letters which contained enclosures were restored to the writers, and about three and three-quarter millions were destroyed, it being impossible to find the owners.

“I wish the people who use the mails could be made to understand that the observance of a few simple rules would greatly reduce the number of lost letters. A good practice is always to scan the address of the letter before posting it. All writers of letters do not care to place their names and addresses upon the corner of the envelope; but if they would do so, there would be fewer undelivered letters. We could n’t by law or regulation require the affectionate mothers and wives and husbands and sweethearts and sons and daughters to sign their full names and have their addresses either at the top or bottom of their letters; but if they would do this, a million and a half more letters would be restored to their owners each year.”

PRACTICE

Take envelopes, or pieces of paper the size of an envelope, and address them to the following, using suitable titles: —

1. The Boston & Maine R.R., 116 Canal St., Boston, Mass.
 2. Charles Cunningham, Esq., Glenwood, Iowa.
 3. Howe & Johnson, 202 Broadway, New York City.
 4. Theo. Ames, % James Harding, Hotel de Europe, Cairo, Egypt.
 5. William Thurston, Box 1065, Liverpool, Eng.
- 6-15. Also first ten persons mentioned at the end of Lesson 3.

PART TWO

THE SUBJECT MATTER OF THE LETTER

LESSON 7: ORDERS

THE second part of the letter — the message — is the vital part, and it must have tone and quality if it is to do the work for which it is intended.

The business letter is a potent force in modern business-building and, rightly used, will enlarge the horizon of any business. Whether the house does a mail-order business or not, the letter may be made a valuable aid in selling. Every acknowledgment of an order or payment, every answer to inquiry, or adjustment of complaint, has great possibilities for attracting orders.

IT is not sufficient that the writer of the letter merely have something to say; he must say it in a clear, forceful way. This strength and clearness of expression comes from a knowledge of the meaning of words. Words offer a profitable field of study for every one and doubly so for the business letter writer. A good word student is usually a good correspondent. He knows the value of each word he uses, and the reader is never left in doubt as to the meaning intended.

“The message comes on the wings of clear, exact, strong, convincing, well-known words and makes its impression. Alexander Hamilton said, ‘The choice of words requires the greatest faculty of the human mind — selection.’ Hawthorne speaks of the ‘unaccountable spell that lurks in a syllable.’

“And yet there is no ‘black art’ about it, the study of words is one that will pay any man well for his time. ‘Every word Webster spoke weighed a pound.’ ‘Every word came rolling like a wave of the Atlantic, three thou-

sand miles long.' And there is character in words: 'eager words' — 'weak words' — 'sick words' — 'tired words' — 'faint words' — 'brave words' — Shakespeare observes, and 'successful words.' 'A word,' he says, 'is short and quick, but works a long result; therefore, look well to words.'" ¹

Simple words are much the stronger for commercial correspondence as well as for commercial life generally. Clean-cut Anglo-Saxon is the strongest and safest thought carrier we have.

BUSINESS houses are making an effort to get away from the stilted, stereotyped style of letter writing which has been too evident in the past. More business is being done each year by correspondence. The letter goes when and where it is impossible for the salesman to go; and if it is to do the work of the salesman, it must be straightforward, clear, convincing, tingling with life and bristling with personality. The old "In-reply-to-yours-of-16th-inst.-we-beg-to-state-that-we-are-sending-you-under-separate-cover-our-latest-catalogue-etc." style takes the short cut to the waste basket. The modern business letter must be of the informal, man-to-man style — one should write just as he would talk to the other fellow were he only across the desk from him.

The natural, conversational style is by far the most effective in letter writing; yet, in writing, as in speech, the writer must adapt his style somewhat to the person to whom he is writing. The busy man of affairs wants all the essential facts in a concise form, while the out-of-town customer who receives but few letters is pleased and rather complimented by receiving letters somewhat longer than usual, giving the details more fully.

IN ordering goods, the articles should be so definitely described that there can be no doubt as to what is wanted. Nothing could be more indefinite than to say, "Send me 10 sets

¹ Business Men's Library, vol. iv, p. 13.

of Shakespeare's works," as his works are bound in all kinds of ways from single plays in paper covers at a few cents a copy to complete sets costing \$40 or more. The name of the edition and the style of binding must be given when ordering books.

When catalogues are obtainable, the article may be ordered simply by number. In the case of fabrics, there are so many grades and shades of any given one that description is often difficult. It is best, in such cases, to send samples of the fabric desired. Pictures of large articles, cut from catalogues or other advertisements, are a good means of identification. It is often of assistance to the sales people to know the price of the article you are ordering, especially when samples are not at hand and accurate description is impossible. It is better to write for samples or for further information about an article when in doubt about any essential feature.

When more than one item is ordered, each item should be given a line by itself (and more if necessary), and each of these lines should be begun at the paragraph margin.

SHIPPING directions and terms are a necessary part of such a letter. They should state exactly how the goods are to be sent, whether by parcel post, express, or freight, and in either of the last two cases, by what road or steamship line.

Unless the terms of sale are clearly understood by both the buyer and the seller, they also should be mentioned in the order.

SUCH expressions as "send at once" or "at your earliest convenience" have been exhausted by overwork and now have no force whatever. Any merchant who expects to succeed will attend to all business matters promptly without being told to do so. When nothing is said about the time of shipment, it is understood that the goods will be shipped

C. M. BLOCK
SHOE DEALER

*The Place
for Quality*

*School Shoes
a Specialty*

TROY, OHIO, Aug. 12, 1914

Messrs. Carson & Co.

33 Front St.

Chicago, Ill.

Gentlemen:- Please send me by American Express, on account, 30 days, the following goods:

50 pairs Boy's blucher, calf, "Walkover"
shoes, sizes 3 to 6.

75 pairs Misses, button, Oxford, vici kid
shoes, sizes 1 to 4.

Please ship these shoes so that I may have them on sale a full week before the beginning of school, which opens Sept. 5th. These shoes are for the school trade and will be of little use to me unless they are in stock by Aug. 28th.

Yours truly,

C. M. Block

within a reasonable time. Should the goods be needed in a hurry, the writer should state carefully when he wants them and give his reason for haste. This will secure prompt attention or even make it a "rush order," while no notice would be taken of the worn-out "at once" expression.

PRACTICE

Using your present address for a heading, write appropriate and definite letters to cover the following orders, combining two or more orders into one letter where it is reasonable to do so :—

1. 1000 bu. wheat (spring wheat No. 2).
500 bu. corn (yellow, grade No. 2).
2. Six kinds of groceries.
3. A quantity of wood (for fuel).
4. One rug.
5. A set of Shakespeare's works.
6. A dictionary.
7. *The World's Work*, published by Doubleday, Page and Company, Garden City, Long Island, N.Y.; \$3.00 a year.
8. Sleeping car accommodations from your city to St. Louis, Mo. (or, to San Francisco, if you live in or near St. Louis).
9. One hundred copies of the bookkeeping text now used in your school.
10. One pair of shoes from The Rice Hutchins Co., Boston, Mass. (It is supposed that the measurements are enclosed.)
11. One doz. handkerchiefs for your own use from Robinson Cleaver & Co., Belfast, Ireland.
12. A ton of coal from the City Coal Company (your city).
13. A door mat.
14. Countermand order in No. 6.

LESSON 8: ACKNOWLEDGMENTS OF ORDERS

THE merchant should acknowledge the receipt of the order as soon as received, expressing pleasure and assuring the sender that his specifications or special directions will be carefully carried out. It is well to repeat, in the acknowledgment, whatever unusual directions there may be in the order. When a person places an order, he naturally follows it with interest; and any show of interest on the part of the mer-

chant, just at this time, will go far toward establishing permanent business relations. A few words of this kind, or the mention of some other goods, make excellent sales talk for later orders.

CARSON & COMPANY
WHOLESALE SHOE MERCHANTS

33 FRONT ST.,
CHICAGO, ILL., Aug. 13, 1914.

Mr. C. M. Block,

Troy, Ohio.

Dear Sir,

Your order for shoes, which came last evening, is now in the hands of a careful man who devotes all his time to following up rush orders, and your shoes will certainly reach you by the 28th of the month, so that you will have them a full week before the opening of the schools, as you requested.

In a few days you will receive our catalogue of winter shoes, showing some very attractive styles and good values. We shall hope to have your order for winter goods early, so that you may have them in stock before the first cold snap in the autumn.

Very truly yours,

Carson & Co.
per C.

This letter is in answer to the order illustrated in Lesson 7. Note that mention is made of date on which the goods were requested in the order (p. 32). The last paragraph is intended to attract further business.

PRACTICE

Take the place of the persons written to in Lesson 7 and acknowledge the receipt of each order, or combination of orders, in turn.

LESSON 9: ENCLOSURES

AN enclosure is something — usually a business paper such as an order-slip, remittance, receipt, bill, or statement — enclosed in the envelope with the letter.

A letter accompanying an enclosure should contain a precise statement as to what the enclosure is, the amount, its purpose, and, if it is a payment, how it is to be applied. A series of letters thus written makes a complete history of a transaction, as the writer keeps copies of all letters sent, and the receiver files the letters when received. Any item in the transaction may be ascertained by reference to the letter book or the files long after the enclosures have been passed to the bookkeeper and have become matters of record.

A TRANSACTION made by letter is as binding as though a formal contract had been drawn up, the letters taking the place of the written contract, or rather constituting the written contract. The details are as important as though made by an attorney at law and should receive as careful attention at the hands of the letter writer as the lawyer would give them.

Another advantage in stating the details is that a wrong enclosure or incorrect amount may be easily detected and corrected at once. The one remitting money has a right to say to which of several accounts the payment shall be applied, and he should give this information if he has any choice in the matter. In absence of such direction, the creditor may apply it as he chooses; he may even apply it to an outlawed account.

ENCLOSURES such as notes, checks, bills of exchange, receipts, etc. should be laid upon the face of the letter with the top edge and the left-hand end even with the corresponding edge of the letter, then fastened with a small paper-fastener and folded with the letter. Several enclosures may be put into one letter, but each one should be mentioned. The word "Enclosure" or "Enclosures" should appear in the lower left-hand corner of the letter and be followed by the number, in figures, of the papers enclosed. This is done so that the stenographer will not neglect to enclose the proper papers, and so that the one receiving the letter may see at a glance whether any are missing.

IT is unsafe to send currency in an envelope unless it is small coins properly wrapped in a coin card. Unless this is done, the coin is almost sure to wear a hole in the envelope and be lost. Paper money may be detected and misappropriated. Any one sending money in this way does so at his own risk. The usual way of making payments by mail is by postal order, draft, or check. Postal orders are convenient for small amounts but are expensive for large amounts; besides, they cannot be issued for more than \$100 each. Bank drafts are used in transactions between banks, and by persons in sending money to those with whom they have no established business relations; but checks are by far the most common form of remittance.

PRACTICE

Cut pieces of paper about the size of the required business papers (say 3 by 7 inches for checks, notes, and drafts) and enclose with the letters that you will write: —

1. Write to the International Transportation Co. this city, enclosing a check for the month's freight bill.
2. Write to Messrs. Howard & Jones, 276 Main St., Cincinnati, sending them a note on account.

\$ 275.⁰⁰TROY, OHIO, Sept. 12, 1914

PARA TRUST COMPANY

PAY TO Messrs. Carson & Co., OR ORDERTwo hundred seventy-five & ⁰⁰/₁₀₀ DOLLARSNo. 159C. M. Block

Gentlemen:-

This check for \$275 is in payment of a
bill of goods bought from you Aug, 12th, due
to-day.

Yours truly,

C. M. Block

Enclosure 1.

3. An account has been settled in full by one of your debtors. Write him, enclosing a receipt.

4. Send a postal money order to Mr. W. B. Clemons, 348 Pearl Street, Albany, N.Y., on account.

5. Send a bank draft to Messrs. Dunbar & Co., for \$26.72 in payment of account as shown by their last monthly statement.

6. Send express money order to Doubleday, Page & Company, Garden City, Long Island, in payment of one year's subscription to *The World's Work*.
7. Enclose a bill of lading with letter to John Denton, 28 Fifth Av., Chicago, Ill., for goods shipped them to-day.
8. Send check to the Gas Company (your city) in payment of last month's gas bill.
9. Send bill to Samuel Johnson, 106 High St., Holyoke, Mass., for goods sold them yesterday.
10. Send a receipt to a customer who has just settled in full.
11. Send receipted bill for cash sale of goods to Messrs. Hall & Sons, 246 Commercial St., Columbus, Ohio.
12. Send bank draft to Messrs. Rousset et Compagnie, 260 Grand Rue, Geneva, Switzerland.
13. Send bank draft to Messrs. Little Brown & Co., Boston, Mass., for 10 copies of Blackstone's *Commentaries* at \$4.00 each.
14. Send a bill to Mrs. Emma Jackson for goods sent her to-day — \$38.50.
15. Send a ^B/_L to an out-of-town customer to whom you have shipped 12 cases of goods.

LESSON 10: ACKNOWLEDGMENT OF PAYMENT

THIS kind of letter ought to express thanks in some way for the payment and should state in figures the amount of money received.

Promptness in answering business letters, especially those containing remittances, requests for quotations, information, etc., is of great importance. Delay is sure to cause annoyance and is likely to lose business. Punctuality is one of the prime virtues of a good business man. Its value cannot be overestimated. It will get and hold business where tardiness meets with failure. Credit is freely given to the punctual man, while it is often withheld from the tardy man simply because of his tardiness.

ACKNOWLEDGMENT OF PAYMENT

39

CARSON & COMPANY
WHOLESALE SHOE MERCHANTS

33 FRONT ST.,
CHICAGO, ILL., Sept. 12, 1914.

Mr. C. M. Block,
Troy, Ohio.

Dear Sir.

Thank you for your check for \$275 which you sent us yesterday. This pays your account in full, but we shall not be quite satisfied until we have your name on our books for another order.

Yours truly,

Carson & Co.
per C.

PRACTICE

1. George White, Linville, Conn., has just sent you a check for \$75 to apply on account. Acknowledge its receipt. No receipt is necessary — the letter is sufficient.
2. Write to Messrs. Howard & Co., 175 Bridge St., Cleveland, Ohio, acknowledging receipt of a draft for \$125 in full of account.
3. You have previously requested Richard Bond, Rock Island, Ill., to remit in full of account. He now sends you a check for \$160, which is but one half the indebtedness. Write to him.
4. Take the place of Mr. Clemons in Exercise 4, Lesson 9, and answer the letter.
5. A customer sends \$25 on account. Send a receipt.

6. A customer sends a check for \$78.20 in full of account as shown by your statement, which he returns to have receipted. Write him, enclosing the receipted statement.

7. A customer sends \$50 on account. Write a letter acknowledging its receipt.

8. A customer who owes you \$41.25 sends, by mistake, \$42.25. Write him, enclosing your check for \$1.00, the amount overpaid.

9. Send a receipt, with letter, to a customer who has just remitted \$28 on account.

10. Send receipted bill for cash sale to Geo. Hall, Malden, Mass.

11. A customer writes that he is "enclosing a check," but omits the enclosure. Write him.

LESSON 11: EXTENSION OF TIME

IT may be necessary for a debtor occasionally to ask for an extension of time on some part of his account. If he hopes for a favorable answer, he should make the request *before* the account falls due. This will indicate that he wishes to be punctual and will put him in a better light than if he waits until the account becomes due. Then, too, the creditor may be depending upon this payment for purposes of his own; and, if it is not forthcoming, he will want to know it as early as possible.

The letter will have a tone of sincerity if the cause of the delay is stated. Whether the cause can be given or not, the letter should contain a definite promise of payment on or before a fixed date and should give the grounds upon which the new promise is based.

There are times when it is best to be lenient toward a debtor, as was found during the financial crisis of 1907. Instead of forcing payment and getting but a percentage of the debt, the time of payment was in many cases extended; and, in some cases, additional aid was given, which tided the business over its temporary embarrassment until it could pay dollar for dollar.

While the regular term of credit may be 30, 60, or 90 days, there are no general rules to be followed in the exceptional cases, each case being decided according to the circumstances surrounding it.

PRACTICE

1. You owe a bill of \$1150, falling due Nov. 4th, to Messrs. Forbes & Wallace of New York. There is a great demand in the West at this time for money with which to move the crops, making money scarce in your locality, and collections difficult as a consequence. You have several thousand dollars maturing within three weeks, which you will have in hand Nov. 15th. Write to Forbes & Wallace, asking for an extension, setting date of payment.

2. Write to your grocer, asking for two weeks' extension on your account.

3. There has been a strike in your city, which has crippled your business, causing your inability to pay Geo. Davis & Co., Cleveland, Ohio, just at this time. The strikers have to-day submitted their claims to the State Board of Arbitration, and a settlement of the disputed points seems near. Write, asking an extension.

4. Carleton Stone, your employer, who has always been prompt in payments, asks an extension of one week on a bill of \$246.50 due L. C. Baker, 1300 Munro Av., Grand Rapids, Mich. Write for Mr. Stone.

5. Anderson & Sons, your employers, have a bill of \$890, due S. B. White & Co., St. Louis, falling due within three days from this date. They are taking account of stock. Write to S. B. White & Co., asking for extension.

6. You are to be out of town for a week on business. Write to the Emerson Company, Brockton, Mass., asking permission to delay payment of your bill for a few days.

7. Thanksgiving Day was followed by a two-days' storm, which kept shoppers at home. The loss of these three days' business has made you a little short of funds. Write to a creditor about a certain bill falling due one week from date.

8. Your subscription to the *System Magazine*, published by The System Company, Chicago, Ill., expires this week. Ask them to renew the subscription — you will pay for it out of next week's salary.

LESSON 12: EXTENSIONS (*continued*)

PRACTICE

NOTE. — Study the letter from Forbes & Wallace (see page 43) and see how tactfully it is constructed. Their intimate knowledge of business conditions is indicated in the first paragraph by reference to the dullness of

trade and in the third by reference to Stone & Co.'s bank and credit. In the first, second, and third paragraphs, favorable reference is made to their reputation and financial standing in a way that is pleasing to them. The second paragraph gives a good reason for not granting the request, and the third suggests a way out of the difficulty. The closing paragraph sums up the matter and sets a date when payment is expected — firm but courteous.

1. A. C. Benton, Concord, N.H., writes, asking for two weeks' extension on his bill for \$250. He gives dullness of trade caused by a strike on the railroad as the reason. Write to Benton, granting his request.

2. Wm. Wilson asks for an extension of thirty days on his bill of \$50, but gives no reason why he cannot pay, nor does he give any assurance of paying at the end of the time. Refuse his request.

3. C. M. Block, whose bill for \$68.75 falls due within a few days, writes for a two weeks' extension, giving positive assurance that he will pay at the end of that time. Answer this.

4. A. B. Cunningham, who owes you \$25 on a running account, which is long past due, asks for more time, giving no reasons or promises. Answer this.

5. Julian Southworth, whose bill for \$18 comes due one week from to-day, met with an accident which has kept him from his usual employment for some time. Because of this, he now asks for two weeks' additional time. Write him.

6. Wm. Kent, who is known as a "spender" and is always behind in his payments, asks for more time on his overdue account. Point out tactfully that this is overdue and try to arrange for small weekly payments.

7. Mrs. Adam Thompson writes that her husband is away on a two weeks' business trip. She asks a creditor that the account be allowed to stand until his return. Write Mrs. Thompson's letter.

8. A new customer asks for more time on his first bill. He gives no reason for the request and makes no new promises. Answer this.

9. A customer from whom one can hardly collect without a lawsuit asks for more time. Write him.

10. An account owed you by Mr. Z. K. Fine of your city is one month overdue, and he now asks for more time. Answer him.

11. C. K. Rogers, a recent customer, has just sent you a \$500 order for goods on account; but he has not settled for the previous purchase. Express pleasure at receiving the new order, but tactfully tell him that you will delay the filling of the order until he settles the old account.

FORBES & WALLACE
ALL KINDS OF MERCHANDISE
36-40 EAST 14TH ST., NEW YORK CITY

Oct. 26, 1914.

Messrs. Stone & Co.,
148 Main St.,
Boston, Mass.

Gentlemen,— We know that the condition of trade in your part of the country is a little slow just now, but we hope that will not prevent you from maintaining the enviable reputation for prompt payment which your house now enjoys.

The process of producing our goods and preparing them for market requires a long time, which prevents us from turning our capital as often as is the case with other kinds of goods. Were this not the case we should be glad to be freer with our credit to reliable houses like yours.

We know that your credit is perfectly good at the First National Bank of your city and that it puts you to no inconvenience to secure a loan of this size. If collections are such that they do not warrant your sending a check for the balance of your account, we are sure that you will find the First National Bank ready and willing to take your paper.

We shall, therefore, confidently expect a remittance from you by the 4th of the month.

Yours truly,

Forbes & Wallace
per H. N. W.

LESSON 13: REQUESTS FOR PAYMENT

IT is not difficult to sell a man something that he already wants, but to get him to part cheerfully with something that he wishes to keep is quite another matter. And this is the task that the collection department sets for itself.

The punctual customer will usually settle his account upon receipt of your statement showing that the account is due, but the delinquent customer requires tactful and careful handling. Many of these are customers worth having, yet they are slow to pay and need to be prompted. It is easier to retain an old customer than to get a new one.

The several ways of collecting outstanding accounts are: by messenger, by correspondence, through banks and collection agencies, and by legal proceedings. The second method — correspondence — is by far the most used and is the one that immediately concerns us in our study of letter writing. It certainly has the advantage of being a record of what passes between the house and the debtor as well as that of systematic effort.

IN most cases, for the well-meaning delinquent, a courteous reminder that the account is due and yet unpaid is sufficient. This, the *first letter*, should call attention to the overdue account and indicate that you desire a remittance from him. It must in no way reflect upon the honesty or business methods of the debtor, or upon his ability to pay. But it should be written in a cordial spirit and assume that this matter, which is probably due to oversight, will be attended to as soon as it is brought to his attention.

A little sales talk at the end of the letter will not only make him feel all right about the request for payment, but will show him that you still value him as a customer and wish to retain his trade. This will tend to remove the momentary annoyance which your request may cause him and often will lead

to further orders, while a tactless request might mean the loss of a customer. For instance, you might say:—

Dear Sir,

Enclosed is a statement of your account, showing a balance of \$274.54 due on the 5th inst.

The payment of this account has probably been overlooked by you, or it may be that a check is already on the way.

Yours truly,

Or, supposing that you are writing to the manager of a Business School, you might write in this way:—

Dear Sir,

In the rush of the registration of students the enclosed account, which is already several days overdue, evidently has been overlooked by you. We therefore feel sure that this reminder will be all that is required to make a settlement forthcoming.

Are the shorthand pencils which you are using in your school giving satisfaction? The "Stenographer" is a pencil highly prized by all shorthand writers; greater speed and clearer outlines are made with it because the point is much less likely to break than is the case with other pencils.

We are making a specialty of this shorthand pencil, and we shall be pleased to send you a half-dozen for trial, free of charge, should your shorthand teacher desire to make the test.

Yours truly,

THE second request for payment, no answer having been received to the first, should be somewhat more pointed and firmer in tone, though by no means threatening. This letter will indicate the attitude of the debtor and help you to determine what course to follow. It forces the issue — he must either remit or lay himself liable to unpleasant circumstances.

The claim that you are in need of money, while it may be true, puts you in the same category with himself. He will interpret it as financial weakness and be likely to take advantage of it. *A good working basis, of which we can always be sure, is that the account is due and should be paid.* Justice demands it; therefore, no apology is necessary.

Some houses use a series of three or four letters, increasing gradually in strength. Others prefer to write personal letters, instead of forms, to each delinquent who fails to respond to the first letter of request. This, the *second letter*, may contain a little sales talk, but the matter of payment must be made the most important part of the letter.

Dear Sir,

We wrote you two weeks ago, calling your attention to your overdue account, but have heard nothing from you. We shall confidently expect a remittance from you within ten days.

Yours truly,

PRACTICE

1. Write a suitable first letter to be sent to James Spaulding, whose account is but a few days overdue.
2. James Spaulding has paid no attention to your first letter. Write him again.
3. You sent a monthly statement to Chas. Minner three weeks ago, but he has paid no attention to it. Write him, enclosing another statement. This is the first letter.

4. You have previously sent two statements and written once to Wm. Rice of your city, concerning his overdue account. Write him again.

5. An account of \$157.15 owed by Jas. Cannon has been due for some time. Write him. (This is the first letter.)

6. Assume that ten days have passed since writing No. 5, and that Mr. Cannon has not answered your letter. Write him again.

7. The White Star Laundry Company owes you a bill of \$21.50 for soap. You have sent them two statements and one letter, but have heard nothing from them. Write again.

8. Winn & Co., who owe you \$75, overdue, are known in business circles as "slow pay" and need some urging. You have already written once; write again.

9. Fischer & Co., who owe you on a book account, have had a serious setback in the form of a fire. They have not asked for an extension, yet the account is past due. Write them about the account.

10. You have heard nothing from Fischer & Co., to whom you wrote two weeks ago. Write again.

11. Write the first collection letter to the What Cheer Transfer Company, your city, asking for payment of bill of \$145 for hay and grain due two weeks ago.

12. You have waited ten days and heard nothing. Write the second letter.

LESSON 14: REQUESTS FOR PAYMENT (*continued*)

THE *third letter* should be quite definite — courteous but firm. It should bring the matter to an issue by insisting upon payment by a specified time.

Further sales talk or conciliatory conversation is unnecessary, as it is now evident that the debtor has no intention of paying until forced to do so. From the tone of your letter he will infer that you intend taking definite steps to collect the account, and it will be more effective to keep him in suspense than to tell him just what you are going to do in case he does n't pay. It is unprofitable to retain such a customer, so train your guns on him and capture what is due you. Write him somewhat like this:—

Dear Sir,

You have paid no attention whatever to our two previous letters concerning your overdue account. This forces us to believe that you are purposely delaying payment.

We must now insist that this account be settled in full by the 25th inst. We cannot carry it longer.

Yours truly,

IF the third letter brings no response, the *fourth* should be final (provided there are but four letters in the series). It should state that, unless the account is settled by a certain date, it will be given to a lawyer for collection. It precludes all argument and delay — he must do this, or you will do that. This threat once made must be carried out.

LAWYERS may be found in almost every city and town who do a collection business. Lists of such reliable men may be found in certain trade or legal journals. In case the lawyer cannot persuade the debtor to settle his account, he then takes the matter to the court for settlement.

SOME creditors give their accounts to a *collection agency* to be collected, when they cannot collect them for themselves. These agencies have sets of follow-up letters which they use on the delinquent, with the result that they often collect, without litigation, accounts which the collection department of the house has found impossible to get.

ANOTHER way of collecting from an out-of-town customer is to draw a draft on him for the amount due and then send it to his bank for collection. This is often very ef-

fective, as no business man wishes, or can afford, to lose the esteem or confidence of his banker. A man puts himself in an unfavorable light when he refuses to honor drafts drawn upon him. This method would not be used until after, say, the second unsuccessful attempt to collect by letter.

PRACTICE

1. James Spaulding, to whom you have written twice concerning his overdue account, has not answered either letter. Write him a third time.

2. Assume that you have written twice to J. C. Hall & Co., asking for settlement of their account, but have received no answer. Write a third letter.

3. Mr. Minner, to whom you wrote in No. 3, Lesson 13, has not answered. Write the third time.

4. No answer having been received to your letter written in No. 3 of this lesson, write the fourth and final letter.

5. Write a third letter to the Mr. Rice mentioned in No. 4, Lesson 13.

6. Write the fourth letter to follow the one written in No. 5 of this lesson.

7. Write the third and fourth letters for No. 6, Lesson 13.

8. Write the third and fourth letters to follow the one written in No. 7, Lesson 13.

9. Your employer wishes you to write a series of four collection letters for use in the collection department, to be mailed to delinquents at intervals of ten days or two weeks. Write the letters.

10. You have not been able to collect the debt due from Mr. Cannon (No. 5, Lesson 13). Write to John Y. Stone, a lawyer, sending him the account for collection.

LESSON 15: REQUESTS FOR PAYMENT (*continued*)

PRACTICE

1. Write a series consisting of three letters for collection purposes, similar to those discussed in Lessons 13 and 14.

2. Write a four-letter series for collection purposes.

LESSON 16: ANSWERING COMPLAINTS

WERE you ever impressed by the courtesy invariably shown to customers by the sales people in certain of our stores? The spirit of the house is reflected by its representatives. As the salary of a salesman depends upon the amount of goods he can sell, so the amount of his sales depends a great deal upon his treatment of the customers. Courtesy is no less valuable in the office — the profits of the firm depend upon it to a large degree. It is an asset that no one can or need do without. A courteous person with medium ability will succeed where a discourteous person with greater ability will fail.

To control the temper and maintain an even courtesy, no matter how trying the circumstances, is to command respect; to indulge in rudeness, sarcasm, or curtness is to invite loss. "He that is slow to anger is better than the mighty; and he that ruleth his spirit than he that taketh a city," is a bit of wisdom which is as applicable now as it was the day it was written.

Courtesy is an indication of gentility in any relation of life; *in business it is indispensable*. This is doubly true of the written speech, for it remains on record long after the spoken word has been forgotten.

IF your customer is worth having at all, he is worth satisfying. When he is satisfied, he will bring you more trade and be often of more value to you than a book-full of untried prospects; but when he is dissatisfied, he will drive trade away.

Differences usually grow out of misunderstandings and mistakes, and a word of explanation will go a long way in removing the annoyance.

Nineteen times out of twenty, the complaints of your cus-

tomer arise from real causes, and he must be treated with courtesy and consideration, and a desire to straighten out the matter for him must be manifested. When your house is at fault, you certainly want to rectify the mistake; and when the fault is elsewhere, you may be of real service in finding out for the customer where the trouble is. This willingness to do more for him than is required of you will prove the sincerity of your desire to be of service to him. To create such a feeling in a customer is a valuable bit of advertising for your house.

YOUR customer may have written you an acid letter and said unpleasant things, but that is no reason why you should descend to his level and use discourteous and abusive language to him. To ignore his offensive tone and answer him fairly and fully preserves your self-respect, disarms his antagonism, and makes it possible for you to give him the help he really needs. After all, "*Business*" in its best sense consists in rendering service.

Since usually a complaint is based upon a real grievance, the best way to answer it is to *treat it seriously — to look at the matter through the other man's eyes — get his viewpoint*. Then begin your letter with some statement that the other man will recognize and admit as a matter of course, thus removing opposition. Now either grant his claim at once in a gracious manner, expressing regret that he has been annoyed, or, if you cannot accede to his demand, gradually lead him to see the matter as you do. You may even be able to prove to him that your way is best for him, though it may not look so to him at first. *The most important thing is that you should have the right mental attitude toward the maker of the complaint.*

Read the following letter of complaint, then notice the two possible treatments of it as illustrated by the two letters which immediately follow this one: —

Gentlemen,—

Berlin is a long way from Boston, consequently your notices of due date of premiums are always late. They do not reach me until the day the premium is due and often several days later than that. This makes my remittances late and is likely to cause me trouble.

Many of the up-to-date American insurance companies are considerate enough of their policy holders residing in foreign countries, to appoint banks in the various cities, where insurance premiums may be paid, thus saving the policy holders much annoyance and perhaps serious loss. Can you not arrange to do the same in Berlin?

Yours truly,

The letter of complaint above might be answered as follows, with the result that the writer would be still more dissatisfied:—

Dear Sir,—

We note your complaint of the 11th. We mail your notices at the same time as the notices to the other policy holders, and it is not our fault that they do not reach you on time. The distance at which you live from the United States is your misfortune, and we fail to see why we should be called upon to make good in this matter.

It has never been our policy to establish collection agencies in foreign countries; consequently it will be necessary for you to get your premiums to us on time, or your policy will lapse.

Yours truly,

Instead of this tactless answer, the following might be sent. Note the difference in the tone, while it, also, is a refusal.

Dear Sir,

Berlin is, as you say, a long way from Boston, and we can quite understand how you feel about the notices not reaching you as early as they would were you living in the United States.

We have considered the question, which you raise, of appointing an agent in Berlin to receive payment of premiums; but this would add to the cost of insurance. The method of collecting premiums is one of the items that enter into the cost of insurance, and the plan of collection by mail has been found to be the least expensive to the policy holder. Were we to establish an agency in Berlin, the bank's charge for collecting and remitting would have to be charged to the policy holders in and near that city. As there are but few such, we do not feel like putting them to this extra expense.

As there are no variations in the dates and amounts, can you not make a note of these two things where they will be brought to your attention far enough in advance for you to send your remittances in ample time?

We would suggest that you might save three fourths of this trouble by paying annually instead of in quarterly payments, as you have been doing. Such a plan would not only save trouble, but would be a money saving of \$5.98 per year. June 11th being the anniversary of the policy, would be a convenient time to change to the yearly basis. The yearly premium is \$118.52; and if you wish to do so, you might pay that way next June.

Yours very truly,

PRACTICE

1. Mrs. Ada Brown finds that one of the articles that she bought at Price's Department Store yesterday was not sent with the other purchases. In anger, she accuses the store of an attempt to defraud her and threatens to withdraw her trade. The article in question was from another department and could not be sent until a later delivery. Write to Mrs. Brown for The Price Company, making an explanation.

2. Smith & Co. complain of delay in receiving goods from you. Write them.

3. A customer, John Willoby, complained of an error in filling his order for a handbag — the wrong size was sent. Write him. To save time, you might send the size desired, allowing him to return the other later.

4. Goods, which you ordered three weeks ago and of which you are in great need, have not yet arrived. Write to the shipper about it, giving sufficient data for the identification of this shipment.

5. Wm. Young, a retail merchant, accuses you of an attempt to cheat, as you charged him 2 cents a lb. more for butter than you charged him two weeks ago. This was due to an advance in price. Write him.

6. Mrs. A. H. Butterfield, 16 Highland Av. (your city), who ordered a Morris chair from your store several days ago, now says that you sent an imitation mahogany, though she ordered, as she claims, mahogany. She is dissatisfied and blames you for carelessness. By reference to your letter files you find that the order was for the imitation mahogany and that the order was filled exactly as received. Answer Mrs. Butterfield. Don't emphasize her mistake too much. Offer to exchange the chair.

7. An out-of-town customer complains that he has not received the set of Victor Hugo's works which he ordered a week ago. Express regret at the delay and say that you are having shipment traced but that, rather than make him wait until the books are found, you are sending another set. Ask him, should both be delivered, to return one of the sets at your expense.

8. Write to the local R.R. Co., asking them to trace the shipment mentioned in No. 7.

9. The line of Student Fountain pens that you are carrying is not giving satisfaction, as they leak. Write the New York office (1248 Nassau St.).

10. Your new Progressive typewriter is not giving entire satisfaction. Write to the Progressive Typewriter agency in your city about it. (The address will be fictitious.)

LESSON 17: FORM LETTERS

THE correspondence of business houses naturally falls into several well-defined classes. The majority of the letters belonging to a given class are so nearly alike that the same answer may be sent to most of them. Such a letter is carefully written and framed to cover all points usually raised in inquiries of the class which it is designed to answer. It is printed in imitation of typewriter type and, after the name and address have been inserted by the stenographer, it has the appearance of a typewritten letter. The one receiving such a letter will read it with more interest than he would if he knew it to be a circular letter.

The incoming mail is sent to the proper department heads who read their letters and indicate the "form" to be sent in reply. The stenographer then inserts the names and addresses and prepares the envelopes; thus a large number of letters may be answered in a few minutes. Such letters certainly cost less and save time, as one stenographer can answer hundreds of letters a day, in this way, while she could turn out but about 40 typewritten letters in the same time. There are, of course, quite a number of letters that cannot be answered in this way and necessitate personal answers. *That every second letter mailed in the United States is a "form" letter is proof of its value.*

A SERIES of words does not necessarily make a letter — *it is quality that counts.* The successful business letter writer must aim his message at the target and drive it there with force and conviction if he is to hit the mark.

The brightest thoughts, the happiest expressions, and the best arguments always come to the writer when he is at his best. By framing such of these as are suitable for the purpose into "form" letters, you have better letters than you could dictate off-hand. They are well-balanced and strong, cour-

teous and clear, no matter how many things may have gone criss-cross in the office.

Of course, the "form" letter must be written for a specific purpose and for a certain class of readers. The cross-road merchant must be approached in one way, while the town dealer and the city house must each be approached in ways peculiar to themselves. The correspondent must not only know about the business of his own house, but must also know a great deal about other people — how they think and live and what conditions surround their business.

Another advantage of these letters is that they admit of tests—a letter that pulls trade is a good one and may be used repeatedly, or similar letters modeled after it. Some business houses prepare several letters for a given purpose, and send them to parallel "trial" lists of prospects. The best letter can be ascertained by keeping careful record of the returns. This letter is then sent to the regular list of prospects.

THERE is necessarily a great difference between the letter which is of itself to create an interest where no interest previously existed, and the letter which is written in answer to an inquiry. The person writing for a catalogue, quotations, information, etc. already has an interest in the matter. Now is a chance either to kill what interest he has or to increase it. The use of a little sales talk following the answer to his questions is likely to lead to an order. Suppose we say:—

Dear Sir,

We are in receipt of your letter of the 12th, in which you asked for a catalogue of canned fruit, and in reply we beg to say that we are sending same to you under separate cover. Please glance through it and, if you find anything you desire, let us know and we will supply you.

Yours truly,

This is the style of letter writing that has handicapped business for so long, and from which business men are now struggling to free themselves. It is stilted, lifeless, and antiquated. Such a letter is almost sure to make a bad impression. It starts out with the useless, "We are in receipt of your letter" — the fact that you are answering the letter shows that you have received it. Later in the same sentence is the old expression "and in reply we beg to say." It is n't necessary to tell the man that you are answering — your letter to him is proof of it. The expression, "we beg," is very objectionable. No one likes beggars or begging letters. Why should you *beg* to tell a person what he has already asked you to tell him? The expression, "Please glance through it," shows indifference on the part of the writer, and the tone of the entire letter is cold and distant. The man who receives it will feel that he is being held at arm's length. It is enthusiasm, not indifference, that draws others toward you. Compare the following letter with the one above, and notice how superior in life and tone the second one is—it would create a much better impression:

Dear Sir,

The catalogue of canned fruit, for which you asked the other day, was mailed this morning. We want you to examine it carefully, as we are sure you will find just what you want. Please read the "trial order" offer on page 216, which will interest you. The fruit is of the best quality, prepared in strictly sanitary factories, and is a big value for the money. We shall be pleased to ship you this trial order or whatever else you may need. In either case we pay the freight to your door.

Yours truly,

Notice that this letter opens easily and naturally, and that the reader is made to feel that he is sure to find just what he

wants. Something special is pointed out, even the page of the catalogue is given, a little sales talk is added, and attention is called to the fact that he is put to no expense for freight.

This next letter is in answer to a request for a catalogue:

The Jackson School of Commerce

EXCHANGE BUILDING

Your city, Oct. 30, 191—.

Mr. Clarence Stone,
148 Main St.,
Your city.

Dear Sir,

The catalogue you requested yesterday was mailed the first thing this morning. If you wish to prepare for a business position, you are sure to find just what you want in the Jackson School of Commerce.

The final test of a school is the quality of its product, and our students have demonstrated the value of their training by filling the best positions in the city and by the success they have won in business enterprises of their own.

You will find by examination of our catalogue that the courses are arranged with special reference to the needs of the business of this locality and that every facility is offered the student in his preparation for business life.

A new class is entering Nov. 3d, and we should be pleased to number you among them.

Yours respectfully,

Jackson School of Commerce.

J. C. Jackson, Pres.

PRACTICE

1. Write a form letter to be used in answering letters requesting a catalogue and price list of teas and coffees.
2. Write a form letter to be used in acknowledging a receipt of an order.
3. Write a form letter to be used in acknowledgment of a remittance.
4. Write a form letter to be used in answering the ordinary complaint concerning delay in receiving goods.
5. Write a form letter to be used in granting extension of time.
6. Write a form to be used in acknowledging receipt of returned goods.
7. Write a form suitable for use in a bank, notifying borrowers of interest due.
8. Write a form to be used by an insurance company in notifying policy holders of due date of premium.
9. Write a form (for postal) to be used by a freight company to notify consignees of the arrival of their goods.
10. Write a form (postal notice) to be used by your city tax-collector in notifying tax-payers of due date of taxes.

LESSON 18: SALES LETTERS

THE man behind the letter is the dynamo, and the letter is the live wire which completes the circuit between the house and the customer, creating commercial activity. The writer of a successful letter must put his personality into it and make the letter talk. It must breathe the spirit of business in every sentence, and sincerity must be evident in every statement.

The spirit of the business is shown by an intimate knowledge of the details of the business and the circumstances surrounding the question under consideration. Coupled with this must be an understanding of the conditions surrounding the customer. It is just as necessary to look at a business matter from the other man's point of view as from your own. Thus only can you see things in their true light. *Keep an eye on the other man's interest as well as on your own.* It is folly to sell him something that he does n't want or more than

he needs of the thing he does want. It is n't the first sale that makes success for the house, but the ninety-first and the hundred and ninety-first and so on. Only the "square deal" will do. The interests of the business man are inseparable from those of his customers.

TO give personality to the letter, the writer must avoid stilted and threadbare expressions and phrases, and write naturally — just as he would talk with the other man face to face. The only way a letter can have the appearance of sincerity is for the writer to be sincere. The correspondent is quick to detect shams or bluffs, or any attempt to evade, or any false reasoning. In letter writing as in everything else, *a man cannot appear to be what he is not*. Truth needs no placards — it is recognized almost intuitively. If the writer is sincere, this quality will show in his letters; if not, no amount of rhetorical flourish will conceal the fact.

THE greatest need of the house is sales, and the letter is a great factor in selling goods, except where the sales are all over the counter. The letter is playing a larger part in business year by year and is receiving more and more attention. Whether the letter is strictly a sales letter or not, there are numberless opportunities to put the sales quality into it. The answer to a request for a catalogue, an announcement, a solicitation, instructions to salesmen, answers to complaints, etc., should all breathe the spirit of business and create a good impression of the service, terms, fairness, and sincerity of the firm. The letter is a great business builder, and men of some literary ability are giving their time to business letter writing.

The good sales letter is one that gains a hearing, gives a clear word picture of the article, and not only makes the reader want it but brings back the order. Such letters do not usually spring ready made and full grown from the mind of

the writer, but are the product of careful thought and construction. Writers of form letters often put hours of thought upon a single letter.

The increase in the bulk of business correspondence, incident to the coming of the typewriter, makes rapid dictation a necessity. As no one can do his best in letter writing under pressure, there has been a lowering of the quality of the average business letter. Fortunately the advent of the *form* letter offers an opportunity to correct this tendency.

THIS letter takes the place of the salesman; and it must follow the lines of an interview, step by step, with the same systematic care and logic that a salesman would use in a face-to-face interview. To accomplish this, a past-master in the writing of sales letters says¹ that such a letter should contain:

1. The opening, which wins the reader's attention and prompts him to go farther into the letter.

2. Description and explanation, which gain his interest by picturing the proposition in his mind.

3. Argument and proof, which create a desire for the article you have to sell by showing its value and advantages.

4. Persuasion, which draws the reader to your way of thinking by showing the adaptation of the article to his needs and his need of it *now*.

5. Inducement, which gives him a particular or extra reason for buying.

6. The climax, or clincher, which makes it easy for the reader to order and prompts him to act at once.

THE following² is an actual letter used by a magazine in getting subscribers. It illustrates the elements of a sales letter as given on the preceding page.

¹ *How to Write Letters that Win*, p. 11. A. W. Shaw Company.

² From *How to Write Letters that Win*.

Dear Sir,

The opening

If this letter were printed on a ten dollar bill, it could scarcely be of more interest to you than is the message it now contains.

Description and explanation

For it offers to place in the hands of a few large manufacturers, almost without cost, a copy of the greatest MANUFACTURER'S TEXT BOOK ever issued in America—a book that contains complete and specific office sales and factory schemes for increasing a business like yours, a book that actually outlines in charted form over 30 factory and selling plans that have built up giant businesses.

Argument and proof

In one chapter alone in this book there is a cost system, all worked out, that saved one large concern \$96,000 in factory expenses in less than a single year. In another chapter the sales manager of a typewriter company gives a complete new system for managing a sales force. Yet these are only two out of 30 articles, all equally valuable.

Persuasion

It tells how to stir up and inspire your sales force; how to keep factory costs; how to advertise, promote, and market your articles; how, in fact, to cut down expenses and increase profits. It is a gold mine of business building ideas.

Inducement

And remember, the book is free. To each of the first one thousand manufacturers subscribing to —————, we will send a cloth-bound copy of this splendid 300 page book without charge. And even the magazines are no expense, for the \$2 you pay for them will come back to you many times over before you have read one half of the 12 issues.

Climax

But you must act now—only 1200 copies of this book remain on hand, and live manufacturers will snap up this offer. So pin your money to this letter and mail to-day.

Yours very truly,

THE attention must be gained with the opening sentence. The mind does not easily turn toward a new object or thought until the attention is arrested, the interest excited. This is the first thing to be accomplished in a good letter. It is the outer door through which you enter for an interview with the chief within.

Just how the attention is to be gained depends upon the circumstances of the case and the personality of the writer. It certainly cannot be done with formal, antiquated openings, which are a relic of the past. The letter should open with a sentence or statement which strikes the reader as something of present-day interest — something which concerns him. Some writers attract the attention by displayed catch-words in the first sentence, as:

Dear Sir,

WHY PAY RENT?

OR

Dear Madam,

RIGHT FROM PARIS:

These correspond to the headlines of newspaper articles. They contain the central thought of the letter packed into small space. Such an opening will make the reader want to read further and find out how he can avoid paying rent or what it is that has just arrived from Paris.

Another and better way of securing the attention is to open the letter with an unusual statement or with one that has a direct bearing on some problem or interest of the reader, as:

Dear Sir,

The Silent Partner, the ----- ADDING MACHINE, will do the work of several men, and it never makes mistakes.

A letter to a list of people who are building new homes might open thus:—

Dear Sir,

When your new residence is completed, you will, no doubt, need . . . etc.

This new house is of great interest to the owner, and any reference to it will get his ear at once.

NOTE. — A number of lessons will be devoted to the study of sales letters, first because of their importance in business building, and, second, because the elements of a sales letter enter, in some form, into almost every other kind of business letter.

PRACTICE

Read the first two paragraphs in Lesson 19.

1. Write an opening paragraph suitable for a sales letter intended to induce prospective customers to buy a home.

2. Write the opening paragraph for a sales letter intended to sell some article for household use.

3. Write the opening paragraph for a sales letter to be used in selling a book, or books.

4. Write the opening paragraph for a sales letter to be used in selling watches, jewelry, ornaments, or musical instruments.

5. Write the opening paragraph for a sales letter to be used in selling some article for office use.

6. Write the opening paragraph for a sales letter to be used in selling a typewriter.

7. Write the opening paragraph for a sales letter to be used in selling insurance (either life or fire).

8. Write the opening paragraph for a sales letter to be used in selling watches.

NOTE. — It is intended that whichever of these exercises are chosen, they should be carried through the series of six lessons on sales letters. Should, say, five of these exercises be thus carried through the series, the student will have five complete sales letters.

Should additional work of this kind be desired, the list of articles that represent labor-saving, comfort, ease, time-saving, or improved service, etc., could be extended indefinitely.

LESSON 19: SALES LETTERS

Description and Explanation

THE attention once secured, the interest must be aroused and stimulated if the letter is to do its work. Modern story writers center their stories around some *human interest*. It is something that touches every heart and, properly handled, may be used very successfully in sales letters. There are plenty of people who want the article you have to sell and will buy it if you get their attention and associate your article with one of their interests or needs. Gain in some form, ease, comfort, one's home, etc., are forms of human interest that appeal to us strongly. Everything on the market has its interest for a certain class of customers, and the mission of the sales letter is to show the prospective customer how your article affects his interest — its value to him.

A certain shoe merchant sent a note of congratulation to a young mother a few weeks after the first child was born and presented her with "Baby's first pair of shoes." Here was an appeal to a "human interest" which went straight to the heart and made permanent customers for the shoe merchant.

Suppose the principal of a school should write to a parent thus:—

Dear Sir,

Your boy is fast approaching manhood.

Marbles and kites no longer interest him; he has begun to think for himself. Already he is asking himself.

"What occupation shall I choose?" and you are as anxious as he that no mistake be made in this important matter. He has ability; and the right choice, followed by a good preparation for his life work, will start him on the road to success.

The first two words, "Your boy," arrest the parent's attention; for there is no boy in the world, for him, like this one. The remainder of the paragraph arouses interest and holds it to the end, as it deals with something of vital importance to him. The interest thus aroused, the parent is sure to read further — he wants to know what you have to say concerning his boy.

Notice that the letter does not start out with the statement that the school from which the letter comes is the largest or best, oldest, or most finely equipped in the world — that is of more interest to the owner than to any one else. The parent does not care so much about the size of the school or the cost of the furniture — it is the education of the boy that interests him. It is his own interest that he wants to consider, not that of the schoolman. There is nothing in this part of the letter that calls attention to the appearance of the school or the interests of its owners. The writer approaches the question from the reader's point of view, knowing that his own interests will be cared for in promoting the interests of others.

YOU have secured the attention and aroused the interest, now explain the proposition. This is not so easy as it seems. The thing you have to sell has probably been written and talked about so much that the public knows all about it — there is nothing new to tell. True, but you can tell an old story in a new way or show the article in a new relation, thus making it interesting.

A certain typewriter salesman knew this art so well that he could describe any feature of typewriter construction — one that is common to all machines — in such a way that the prospective buyer felt this feature to be all-important and forgot that other machines also had it.

EXACTNESS in this part of the letter is necessary. The description must be careful, exact, and sincere. For every "best

in the world" article, there are a dozen others equally good; and no one takes it literally when he reads about any article that is said to be the best in the world. The writer must know his article or proposition from A to Z and must make his talk *ring true*. He cannot make others see a thing that is not clear in his own mind — there is no demand for blind guides. Eliminate all non-essentials, center your talk upon a few details of superiority, then draw a word-picture in a few clear, strong, definite phrases. A dealer might say:—

You could shave with one of our 75-cent pocket-knives
—they have the right stuff in them.

Here is a pocket-knife pictured in a new relation. The description is by comparison and is brief, concise, and strong. The more common way of saying it would have been something like this: "Our knives are made of razor steel." Compare the two ways of saying the same thing and see how the second loses in force.

YOU. The second most important word in the English language is *you*, and when wisely used in the opening sentence is very effective in getting the interest. In fact, the *you* element — the other man's interest — must be kept prominent all through the letter. The other man does not care how many thousand miles of telepost lines my company operates, nor how many messages are sent annually. But if I am to sell him stock in the company, I must show what advantages such an investment will be to *him*. The first thing he wants to know is what he is going to get out of it — what percentage it will yield on his investment.

PRACTICE

Read the descriptive paragraph in the letter on page 62.

1. Continue the line of thought begun in Ex. 1 in the last lesson (sales

letter for real estate) by writing a paragraph that will still further arouse and hold the interest, while you make the proposition concerning the real estate you have to sell.

2. Continue the letter begun in Ex. 2 in the preceding lesson.

3. " " " " " Ex. 3 " " " "

4. " " " " " Ex. 4 " " " "

5. " " " " " Ex. 5 " " " "

6. " " " " " Ex. 6 " " " "

7. " " " " " Ex. 7 " " " "

LESSON 20: SALES LETTERS

Argument and Proof

IN the past we have regarded advertising as something of an exaggeration, and the public still wants proof of the advertiser's claims. It is easy to make statements about an article that is for sale, but every claim must have sufficient proof back of it. When the merits claimed for it have been proved, the prospective customer must be convinced that they are advantageous to *him*. An Accident Insurance Company might say:—

The latest report of the Insurance Commissioner states that last year the wage earners in Massachusetts alone saved \$25,000 in wages, which would have been lost because of accident and sickness, had not these men been insured in accident associations. One man in Worcester was ill for ten months; but he received the regular weekly allowance of \$12.50 from our company--\$500 in all--from date of accident, just as though he had been working at his regular employment. We should be glad to do the same for you under similar circumstances. Had it not been for the protection furnished by our company last winter, many families would have suffered keenly.

While endeavoring to establish proof, one should be careful not to overdo it, as too great an effort to prove your statement may arouse suspicion and weaken the force of your claim. A very effective way, when it can be done, is to inject the proof incidentally; as,

Any stock-raiser will tell you,

or by reference to standard authority. When your statements can be easily proved by the reader, ask him to verify them. It is very effective to say,

Write to our bank, the First National, about us;

or

You will find our rating in Bradstreet's.

Thus to put your correspondent in the way of proving your claims for himself will often so satisfy him that he will not carry the matter further.

When testimonials are used, the names and addresses of the writers must be given, or they will be regarded as fakes. A few such letters having tone and quality are better than a book full of ordinary ones.

WHATEVER means may be employed in proving the claims of the advertiser, there is none that surpasses the "money refunded" plan. To say,

If, after careful examination of the article, you do not find it as represented by us, return it, at our expense, and we will refund your money,

will satisfy any one. This will convince the most skeptical purchaser, as he assumes no risk whatever. He knows that no firm could or would make such an offer unless the goods were as represented. He knows also that it would be fatal for a firm not to fulfill its promise to refund the money.

One clothing firm goes one step further; for, after making a suit to order, it says,

If, for any reason, you do not like the suit, we will refund the money.

What stronger proof of style, fit, and quality could any one wish?

THE magic word in business is *gain*. Show your prospect what your proposition has done for others, then show him how it will be a gain for him — a gain either in dollars, in comfort, health, or service. See how well this is done in the third paragraph of the letter quoted on page 62.

In an interview, the personality of the salesman may overcome a slight weakness in the proof of a claim; but the letter is read, and its statements are weighed, without outside influence or pressure. The reader and the letter are alone, and your claims must stand or fall according to the merits of the letter. It must carry conviction and win its way by its own strength.

A BUSINESS letter is not for rhetorical display purposes, but is written to serve a definite purpose. Fortunately, Americans are not, like some European peoples, slaves to their language, but regard it as a vehicle of expression — something to be used as a carpenter uses his tools. We disregard tradition and use it to serve our present purposes.

This does not mean that misuse of the language is permissible or excusable. It may be free from last-century phrases, be fresh and virile, yet be well chosen and grammatically correct. Short, well defined words have greater strength than long, indefinite ones. The most enduring thoughts and the most compelling statements of the past have come to us in short, clear, crisp expressions.

PRACTICE

1. Continue the real estate letter begun in Ex. 1, Lesson 18. Prove to the reader the advantages to him of the property you have to sell.

2. Continue the sales letter begun in Ex. 2, Lesson 18.

3. " " " " " " " 3, " 18.

4. " " " " " " " 4, " 18.

5. " " " " " " " 5, " 18.

6. " " " " " " " 6, " 18.

7. " " " " " " " 7, " 18.

LESSON 21: SALES LETTERS

Persuasion

YOU are now on common ground with your correspondent and have pictured your article or made your proposition clear to his mind. He may be interested in it and recognize its value, but it will not do to let him stop there. He must be persuaded that he *needs it*.

Persuasion must be used with caution, as too much of it presumes an intimacy of acquaintance which does not exist, and which is, consequently, resented. The good impression already made may be completely spoiled by over-doing in this matter, for we naturally resent any one's being more familiar than the acquaintance warrants.

THE power of suggestion is often more effective than a plain statement and is much used in advertising. Did you ever open the mid-winter number of a magazine to a picture of a seashore resort in the sunny South, representing people enjoying those summer pastimes of which you are so fond? You unconsciously put into this picture some of your own experiences which you have greatly enjoyed. It is an attractive picture, and it makes you want to pack your suit case and take the next train going south.

What is it all for? It is to sell railroad or steamship tickets, yet very little is said about selling tickets. The price you will, of course, want to know; so it is put in somewhere near the end of the advertisement, but it is by no means conspicuous. Instead of picturing the summer resort with its delightful recreations, the railroad might have said, "You had better go to Key West for the winter. The round trip is \$50." Notice the difference. In the first case you not only wish to go, but your anticipation is the keener because you seem to have come to this decision yourself — something new — an original thought. This is *your* plan, *your* trip; and you are anxious to start. In the second case you would have turned the page with, "Why should I go to Key West?" and would never have thought of it again. We cannot illustrate our letters with pictures; but we can make an appeal to the imagination, and the reader will see the mental pictures on the typewritten page.

An insurance company might say:—

When a man crosses the "dead line" of fifty his earning power begins to wane; but his insurance goes right on earning for him, and he has no anxiety for the future. There will be no unpleasant memories of "better days" nor "gloomy forecasts" of the future, as he has made prudent provision for those dependent upon him as well as for himself.

This does not tell him out and out that some day he will be old and dependent, but it suggests the possibility. The commendation of the prudent man is not lost on him when used in this connection. While nothing is said about the reader, yet he cannot help applying the case to himself. It is your suggestive persuasion that gets his signature to an application for insurance, though he thinks he is doing it of his own initiative. The subtlety of suggestion has won the day, while

open, undisguised pressure might have driven him farther away from the question.

AN experienced writer of sales letters says, "Propositions in which the prosperity and comfort of the customers are involved lend themselves to sale by persuasion, while commodities of daily business are best presented without it. When it is necessary to use persuasion, be sure to mix it with something else."¹

PRACTICE

1. Continue the real estate sales letter begun in Lesson 18 by writing a persuasive paragraph.

2. Continue the sales letter begun in Ex. 2, Lesson 18.

3. " " " " " " " 3, " 18.

4. " " " " " " " 4, " 18.

5. " " " " " " " 5, " 18.

6. " " " " " " " 6, " 18.

7. " " " " " " " 7, " 18.

LESSON 22: SALES LETTERS

Inducement

YOUR correspondent may be interested in your proposition, convinced of its value, and persuaded that he will accept it sometime; but he delays, simply because there seems to be no reason for doing it now. This delay is fatal in order-getting. Show him some real reason why he should act at once, and your letter is likely to get the order.

Once interested, the reader is naturally spurred by the statement that the supply is limited and that he must order at once or this exceptional opportunity will slip through his fingers. Special sales, bargain days or weeks, special discounts for a limited time, limited supply are all good inducements.

¹ *How to Write Letters that Win.*

A dealer in neostyles might stimulate action by a paragraph like this: —

Let us send you a machine on a week's trial, free, thus affording you a good opportunity to see how perfectly it is adapted to your needs. The machine, when purchased, really costs nothing, as it often pays for itself in a month's time and, after that, adds regularly to the dividends by the saving in printing which it effects. The trial costs you nothing, and the time it saves will mean just so much additional efficiency.

Here are additional reasons why the machine should be ordered: a free trial; it saves money, therefore delay means a loss, also a loss in office efficiency.

PRACTICE

1. Continue the real estate letter, by writing a paragraph showing some additional reason for securing a home now.
2. Continue the sales letter begun in Ex. 2, Lesson 18.
3. " " " " " " 3, " 18.
4. " " " " " " 4, " 18.
5. " " " " " " 5, " 18.
6. " " " " " " 6, " 18.
7. " " " " " " 7, " 18.

LESSON 23: SALES LETTERS

Climax

FROM the opening sentence of the letter, the writer has been trying to awaken interest and create a sufficient desire for the article to get the reader's name to the order. This is a critical point, as any salesman will aver. All the previous marshaling of forces has been to capture this final point, the signature. All previous work culminates here and, to pre-

vent hesitation or delay on the part of the reader, the sending of the order must be made so easy that there is no excuse for not sending it.

To say,

Sign and mail the enclosed postal, and the desk will be sent you at once,

makes it so easy that he feels impelled to order.

The magazine advertiser who says,

Tear off the attached coupon and mail to-day,

makes use of the same idea. No letter to be written — simply insert the name and address and drop into the nearest mail box, and the advertiser will do the rest. What could be simpler?

PROBABLY every one of you has received a letter describing some article, a book for example; and from the first sentence you were carried irresistibly from paragraph to paragraph to the climax which said,

Fold a dollar bill into this letter, mail to-day, and the book is yours.

It was so easy that you probably did it at once. If the letter had closed with, "Write us enclosing a postal money order, express money order, or bank draft on Boston or New York," probably you would not have ordered it, simply because it looked like a task to write the letter and get the money order or draft. The advertiser knows just how the reader feels about writing letters and buying drafts and makes the ordering so easy that you are sure to send for the book — "Simply fold a dollar bill into the letter." Nothing could be easier. To leave a difficulty in the way of ordering invites delay, which is likely to result in loss of interest and failure to order.

CONTINUING the sales talk on neostyles, the letter runs:

The number of machines available for this purpose is limited, and we are so confident that you will want to try one of them that we are holding a machine for you for a day or two. We can reserve it but a few days longer, as it will be needed to fill another order. Simply sign and mail the enclosed postal at once, and we will send the machine immediately.

The reader feels that any delay in answering may lose for him this opportunity — it's "now or never." Contrast the above order-pulling close with the following listless closings which formed part of what were intended for sales letters, received through the mails a few days ago: —

"Trusting to hear from you in due course."

"If you have had an opportunity of looking through these particulars, we shall be very much interested to hear what you think of . . . and whether we can be of any further service to you in this direction."

"If you are not in the market at the moment, please file for future reference."

These three fail from weak closings. They actually suggest delay — fatal delay.

PRACTICE

1. Write a closing paragraph for the real estate letter which you have been writing in the preceding lessons.

2. Continue the sales letter begun in Ex. 2, Lesson 18.

3. " " " " " " " 3, " 18.

4. " " " " " " " 4, " 18.

5. " " " " " " " 5, " 18.

6. " " " " " " " 6, " 18.

7. " " " " " " " 7, " 18.

LESSON 24: SALES LETTERS (*continued*)

1. Assemble the parts of your real estate letter which you have been writing, revising where necessary to make its parts related, well balanced, and harmonious from beginning to end.

Treat, as in Ex. 1 of this lesson, the parts of the sales letter written:

2. In Ex. 2 of the preceding lessons.

3. " " 3 " " " "

4. " " 4 " " " "

5. " " 5 " " " "

6. " " 6 " " " "

7. " " 7 " " " "

LESSON 25: SALES LETTERS (*continued*)

THE American love of fair play makes us, almost unconsciously, take sides with the person who is being criticized. This makes every reference to a competitor, except those of a very general nature, act as a boomerang. In business it is an advertisement for the one criticized and means a loss of business to the one making the criticism. When you talk about your competitor, your prospective customer forgets about you — better keep his mind on the merits of your own goods. Emphasize their strong selling points and show the prospective customer how they are adapted to his needs, and you will sell goods from your own store instead of from the one across the street.

Goods must sell on their own merits or on the service rendered in connection with them, rather than upon the ruins of your competitor's reputation. Keep your prospect's mind upon your goods, and he will forget that you have a competitor — the order will be yours.

PRACTICE

1. Write a sales letter for use in selling a book.

2. " " " " " " " " " certain make of pencils.

3. " " " " " " " " " reading lamps.

4. Write a sales letter for use in selling gas ranges.
5. " " " " " " " " vacuum cleaners.

LESSON 26: SALES LETTERS (*continued*)

THE postscript, formerly used for important additions to the letter, and later discarded, is now being used as a means of emphasizing some important point that would not be sufficiently emphasized in the body of the letter. It is now much used by writers of form letters.

PRACTICE

In the following exercises, make judicious use of the postscript device:

1. Write a sales letter for use in selling table silver.
2. Write a sales letter for selling a certain make of fountain pens.
3. Write a letter to be sent by a commercial school to prospective students, setting forth the advantages of a commercial education in general and the particular advantages offered by this school.
4. Write a form letter for use in selling accident insurance.
5. Write a sales letter for use in selling farm property.

LESSON 27: ANNOUNCEMENTS

MAIL order houses keep in touch with their customers by use of form letters in announcing openings, special sales, arrival of new goods, etc., etc.

These letters, like all other sales letters, must guard against putting the stress or emphasis in the wrong place. They are not intended to take the place of a booklet or catalogue but, being necessarily brief, must center on one or two features that are of great importance to the reader.

In well-to-do communities, style, in clothing for example, appeals strongly to a woman; durability, to a man; and comfort and convenience, to every one. In less wealthy communities, the matter of price is often of first consideration. The writer of such letters must know his customers and

approach them with the selling points that appeal most strongly to *them*.

In selling over the counter, the head salesman comes in contact with very few of the customers, and the spirit of the house may or may not be well represented by the salespeople. But the form letter makes it possible for the head salesman to talk directly to a large clientele no matter how widely separated they may be.

These letters should be informal without being familiar, and they ought to have the personal touch. Notice the tone of the following letter from a shoe firm to a customer living seven thousand miles away:—

Dear Madam:—

With the coming of spring you will be interested in the new styles in shoes, and we take pleasure in sending you our Spring Style Book.

Among the styles shown you will find plain pumps, instep strap pumps, ankle strap pumps, Oxfords with ribbon laces, and other models; in patent leather, dull leather, suède, or soft pliable kid. Our styles were never before so attractive, and every shoe has the comfort for which the ----- Shoe is famous.

You have worn the ----- Shoe during previous seasons, and we shall be glad to fill your order again. Kindly send us a Money Order for the price of the style you select, with 25 cents per pair added to prepay the delivery charges. We have a record of your size, and will send the shoes promptly.

Yours truly,

NOTE. — This letter made a good impression because (1) the name and address were absolutely correct; (2) it opens with the undeniable statement

that spring is coming (dated Mar. 17th) which tends to find a common ground with the reader; (3) it *assumes* that the reader will be interested in a style book — a very safe assumption; (4) comfort is suggested; (5) it is personal. It says "You have worn the—— Shoe in previous seasons," also "We have a record of your size"; (6) the tone is that of an acquaintance, yet there is no familiarity about it.

PRACTICE

1. Write a letter to announce, to your regular customers, the arrival of a new stock of gloves.
2. Announce millinery opening.
3. " the arrival of a stock of garden seeds.
4. " " " " " " " lawn mowers.
5. " " " " " " " camping outfits.

LESSON 28: FOLLOW-UP LETTERS

TO drive a nail requires several blows of the hammer; and the larger the nail, the more blows are required. This is as true of sales letters as it is in the driving of nails.

The mail order house pounds away at its proposition with letter after letter until the reader is convinced and the order clinched; or, until further efforts seem useless. These letters form a series, each one being related to the others.

The number of letters in a series and the frequency with which they are sent depends upon the nature of the business. There may be three or four, or there may be six or eight in the series; and they may be mailed ten days or a month apart, depending upon circumstances. Once begun, the series continues at stated intervals until an answer is received or the series finished.

The first letter should be strong, but it must not be spread over too much ground. It is better to put the emphasis on but one or two points. The second letter uses more persuasion — presents the proposition from a different point of view or in some new relation. Likewise the third and the

fourth, to the end of the series. The force of the argument may be increased by reference to the preceding letters.

The following set of letters is a good illustration of the subject of this lesson:—

Dear Sir:—

Your name has been given to us as one who would be interested in Accident Insurance.

In return for a small monthly premium, you and your family will be protected against loss of wages in event of sickness or accident.

The latest report of the Insurance Commissioner states that last year the wage-earners in Massachusetts alone saved \$25,000 in wages, which would have been lost because of accident and sickness, had these men not been insured in accident associations. One man in Worcester was ill for ten months, but he received the regular weekly allowance of \$12.50 from our company—\$500 in all—from date of accident, just as though he had been working at his regular employment. This is but one of the many cases of the kind. We should be glad to do the same for you under similar circumstances. Had it not been for the protection furnished by our company last winter, many families would have suffered keenly.

The very low rate, quoted in the enclosed booklet, is possible because we do business wholly by correspondence, thus saving you the agent's large commission, which would have to be added to your premium were we to do business through agents instead of by correspondence.

This Association is organized on a sound business basis and has a reputation for fair dealing, as any banker will tell you; or, you will find our rating in Bradstreet's.

Do not delay in this important matter, but fill out the enclosed application and mail to-day—even one day's delay may mean a loss to you.

Yours very truly,

Dear Sir:--

Protection against the loss of wages,

About which we wrote you two weeks ago, is of vital importance to every man who has others depending upon him.

One man in every eight meets with accident, as is shown by statistics. No one working at your trade should be unprotected--the risk is too great. But for 75c. per month--2½c. a day--we will take this risk for you; and in case of accident or sickness you will receive more money from us than you could possibly have saved from your wages without insurance.

This plan of insurance is very popular and appeals at once to the business judgment of every man who works at a trade or business where there is danger of accident.

The comfort of those depending upon him makes a strong appeal to every prudent man.

So fill out the enclosed application blank and get this protection at once.

Very truly yours,

Dear Sir:

You are certainly considering the matter of Accident Insurance about which we have been writing you.

Its value is indisputable. In nearly every case it is simply a question of when to begin, and there can be but one answer; viz., "Now."

As you already know, the Company's payments to the policy holder, in case of accident or illness, increase each year while the policy is in force. In case of disability during the first year, \$50 per month is paid; \$55 during the second; \$60 the third; and so on until the end of the 5th year when a paid-up policy for \$500 is issued.

This stands as a permanent asset; and several such policies acquired, one at a time, during one's earning period not only give him protection while employed, but also provide a valuable asset for his family. Thus a man may approach the "dead line" of fifty, bringing decreased earning power, without gloomy forecasts of the future, because he has made prudent provision for himself and family.

As a matter of self-protection, send your application to-day--to-morrow may be too late.

Very truly yours,

P.S. Remember it costs but 75c. per month--2½c. per day.

SOME writers of follow-up letters make the mistake of affecting slight offense in case no answer has been received to previous letters. If a man answers your advertisement, asking for a catalogue or booklet, but finds nothing in it that exactly suits his needs, he naturally dislikes to be accused of "willful neglect" or "discourtesy," because he does not continue the correspondence. Anyway, a prospective customer must be led, not driven. You are much more likely

to win your case by presenting your proposition in a more attractive way than by affecting "wounded feelings."

PRACTICE

1. Write a four-letter series of follow-up letters. Your instructor will assign work for this exercise.
2. Write a four-letter series of follow-up letters to be sent to a list of lawyers who are known to be interested in the purchase of document files.
3. Write a three-letter series of follow-up letters to be sent to the clergymen of your vicinity. The purpose is to sell typewriters.
4. Write a three-letter series of follow-up letters to be sent to a list of women, the purpose being to sell fireless cookers.
5. Write a follow-up letter to sell adding machines to bankers.

LESSON 29: LETTERS OF INTRODUCTION

A LETTER of introduction is used to introduce two of your acquaintances to each other, when the introduction cannot be made in person.

Great care should be used in this matter of introductions, lest your friend be embarrassed or annoyed by the demands made upon him by this new acquaintance. These letters should not be too frequently given.

Such a letter should be short and to the point, containing a few words of sincere commendation of the person being introduced, and stating in general the purpose of the introduction. To say too much may make the letter distasteful.

The letter is given unsealed to the person being introduced, who delivers it in person, usually, to the one for whom it is intended. If sent by mail, it is, of course, sealed as any other letter. The envelope bears the name and address of the person to whom it is to be given; and the words, "Introducing Mr. — ——" are written in the lower left-hand corner of the envelope, so that the bearer may be greeted at once.

The following is a common form of introduction:—

Dear Sir:

This will introduce to you Mr. Henry Benton, a personal friend, who is looking for a favorable location for a button factory in or near your city.

He is a wide-awake and thoroughly reliable business man, and any attention you may be able to give him will be fully appreciated by him as well as by me.

Faithfully yours,

PRACTICE

1. By letter introduce Mr. S. W. Wing, a lawyer in your city, to Mr. Elliot Stock, 275 Lake St., Buffalo, N.Y. State the purpose of the introduction.
2. Introduce your bookkeeper, who is moving with his family to St. Louis, to George Stanley Ross of that city, 1249 Enterprise Building.
3. Introduce Mr. Clarence Woodrow, a young man whom you have known for five years and who has just graduated from the high school.
4. Introduce Miss Clara Wells, a teacher, to the high school Principal John C. Worth, Louisville, Ky. Miss Wells wishes to locate in that city.
5. Introduce B. J. Dodge, a prosperous young business man of your city, to Clifton Heck, a real estate dealer, Buffalo, N.Y. Mr. Dodge is looking for a business opening in the farm and garden machinery business.

LESSON 30: LETTERS OF RECOMMENDATION

THESE letters, which testify to the ability and character of the persons owning them, are of two kinds — personal and general. The first kind is addressed to some individual or firm and is similar to other letters. The second is more formal, being a testimonial rather than a letter. It is not addressed to any one in particular and opens with a general salutation; as, "To whom it may concern:" "To the business community:" etc.

CAUTION should be used not to recommend unworthy persons, lest your word no longer carry weight, or injury be done to the person who acts upon your recommendation, by engaging an incompetent or unworthy person. The one recommended also suffers if, by reason of too strong a recommendation, he secures a position that he is unable to fill. Such a failure will do him a lasting injury. It ought to be the pride of every one of affairs to recommend only those who are *known* to be worthy. Because a person asks for a recommendation is no reason for saying things about him that are wholly or in part untrue. It is far better for the interests of the candidate, as well as for your own reputation, to be conservative rather than to over-recommend. A few brief, pointed statements concerning the character and ability of the candidate are sufficient — length should be avoided.

THE letter is usually given to the person recommended, who presents it in person; or, in case it is not presented in person, the original is kept and a copy of it is sent by mail. A copy of the letter should be plainly marked "Copy" either at top or bottom. In case of a personal letter of recommendation, it is mailed by the writer directly to the person addressed.

To whom it may concern:

The bearer, Mr. Cyril Edwards, has been in my employ as bookkeeper for the past three years and has shown himself to be neat and accurate in his work, and faithful in the discharge of all duties assigned him.

He is a young man of worth and reliability. I have no hesitancy in recommending him for office work.

Yours truly,

IN securing a business position, these letters are now used less than formerly. To refer to some one who knows you,

or for whom you have worked, will be of more value to you than a glowing letter of recommendation. The letter of recommendation has praise only, while in writing to a reference your prospective employer may ask questions about you which are not, or would not be, answered in a recommendation.

PRACTICE

1. Write a letter of recommendation for Charles Fisher, who has been your secretary for the past five years.
2. Write a letter of recommendation for Mr. Frank Mayor, who has been your bookkeeper for two years.
3. Recommend a young traveling salesman who now wishes to form business connections in Seattle, Wash.
4. Recommend your credit man, who now wishes to settle in Buffalo, N.Y.
5. Recommend your office assistant, who has been with you for four years and has given satisfaction.

LESSON 31: LETTERS OF APPLICATION

THE key that unlocks the door of the business, and often the professional, world for young men and women is the letter of application. Thorough preparation for the work sought is, of course, presupposed, and a part of this preparation must be in letter writing. It is the letter which brings consideration, and by which your fitness or unfitness for the work is judged. A good letter may not secure the *first* position for which you apply, because of other equally well prepared or more experienced candidates, but it is a settled fact that a poor letter will actually *prevent* you from getting it.

The primary object of this letter is to gain an interview. It should, therefore, be terse and business-like, and the statements concerning your qualifications and ability should be modest. The interview will give your prospective employer an opportunity to ask for whatever further information he

may desire. You may then answer frankly concerning your preparation, etc., while the same statements unasked-for in a letter might seem boastful.

A letter of application should contain information concerning the applicant's preparation, age, experience, references; it should state whether he is married or single and the salary expected (when asked for); and it should be well written, on good stationery, and in a business-like style.

THE preparation refers to the schools attended, the courses taken which have a direct bearing upon the work to be done, and anything in the way of study or investigation which makes for efficiency. State your qualifications frankly, yet modestly.

THE prospective employer wishes to know the age of the candidate that he may judge somewhat of his maturity of judgment, development, and ability to bear responsibility. In some positions the question of age is a very important one, and it is always well to state it.

IF the candidate has had experience in work similar to that he is seeking, he should state the nature of the work done and for whom he worked. The candidate who has had some successful experience and can refer to his employer, already has an aid in securing employment which is better than a handful of testimonials.

BUSINESS men are always glad to say a good word for those who have done them good service. The name of such a man or of some one who knows you well is of great assistance in getting a position; but never mention any one as reference without first getting his permission to do so. This is important. The address of the reference should in no case be omitted.

IT is not necessary to state whether married or single when the age given or the fact of recent graduation from high school clearly indicates it. For a boy of 17 or 18 years of age to state that he is unmarried would be wholly unnecessary; but if the candidate has reached the age when he may reasonably be expected to have a home of his own, he should state whether married or not. In positions of trust, or where more than usual judgment and close application to work is required, this is important for the prospective employer to know.

WHEN the advertiser asks to have the candidate state the salary expected, the candidate should state in plain figures the lowest amount he will take. To say "moderate" salary is vague, as \$100 a month might be a very small salary for one man and be an exorbitant salary for another. Do not say "salary no object." This might be true in rare cases, but such a statement is more likely to have an element of falsehood in it. Besides, no one wants you to work for nothing — a business man is willing to pay for service. If the advertisement does not ask to have the salary stated, it is well to leave that until a subsequent letter or until the interview.

IT is false economy to use poor stationery. As one is judged by his personal appearance, so he is judged by the appearance and make-up of his letters. No letter looks as well on poor stationery as on good stationery; and the choice is as much a matter of taste as of expense.

Your business ability will be determined, somewhat, by your style of writing. If you are business-like, your letter will indicate it by being clear and concise. The real object of the application is to secure an interview, and the points mentioned above are necessary to interest your prospective employer in you and to give him a pretty definite knowledge of your fitness for the work.

UPON taking a responsible position, particularly when money is to be handled, the candidate is required to give security. One way to get this security is to have two property owners who know you to act as your bondsmen. The more usual way is to employ the services of one of the Bond and Reference Associations whose business it is to act as bondsman in such cases. After a thorough inquiry concerning the honesty, ability, and habits, etc., of the candidate, the Association will, if reports are satisfactory, for a certain per cent of the salary, act as bondsman. In some cases the employee pays the premium, while in others it is paid by the employer.

The following is a suggested form of application. It is given merely as an aid, not to be copied.

Gentlemen:

I have just heard, through Mr. Hallway, your head bookkeeper, that you are looking for an assistant for him. Please consider me as a candidate for the position.

I am 22 years of age, single, and am a graduate of the New York School of Commerce. For reference, I am at liberty to refer you to Mr. S. A. Whitman, 987 West St., Detroit, Mich., for whom I have worked for two years as assistant bookkeeper, and to Professor Alexander Block, 100 Washington Square, New York, who can speak accurately of my work in the School of Commerce.

Assuring you that, should I be chosen, I would do all in my power to make the work satisfactory, I am,

Yours respectfully,

The following is a copy of a successful letter of application. The advertisement was cut from the daily paper and enclosed with the letter. It stated the necessary qualifications, making

their repetition unnecessary. References were not sent, but promised.

Dear Sir:-

I find the enclosed advertisement in the day's Times. I can meet all the requirements and should enter with enthusiasm upon the work offered.

Should you grant me an interview, I will meet you at such time and place as you may appoint and will bring references that cannot be other than satisfactory.

Awaiting your answer, I am

Yours truly,

The following form is more of a tabular statement of qualifications than a letter of application. It is less frequently used than the other forms given in this lesson.

Gentlemen:-

I wish to say, in answer to your advertisement for a stenographer, in to-day's Journal, that my preparation and qualifications are as follows:—

Age: 21.

Nationality: American.

Habits: Good. I neither smoke nor drink.

Education: Commercial High School — shorthand course.
[Speed in shorthand and typewriting mentioned here.]

Disposition: Work harmoniously with associates.

Experience: [Here the positions held, if any, and the reasons for leaving are stated definitely. If inexperienced, training in school is mentioned.]

Salary: Nine dollars a week at start.

Yours truly,

PRACTICE

1. Answer the following advertisements, which were taken from the daily papers: —

- (1.) YOUNG WOMAN as stenographer for new concern; state age, experience, and salary now received in first letter. Address P-55, Journal Office.
- (2.) ASSISTANT BOOKKEEPER AND STENOGRAPHER, accustomed to detail clerical work; Protestant; 5 years experience; state salary and furnish references. Address H-110, Journal Office.
- (3.) WANTED. Young woman, 16 to 20 years old, as assistant bookkeeper and typist, one with experience preferred. Address, giving reference, W-106, Journal Office.
- (4.) WANTED. A young man as bookkeeper and receiving clerk. Address or apply THE GEO. B. FROST FINISHING CO., East Killingly, Conn.
- (5.) ASSISTANT BOOKKEEPER — YOUNG MAN; must be good at figures; fine opening for right person; \$12 to start; state age, experience, references. Address E N 38; Journal.
- (6.) YOUNG WOMAN — WHO CAN OPERATE TYPEWRITER; shorthand not necessary; fine opportunity for advancement; state age, education, experience, and salary to begin. Address T P 24, Post.
- (7.) STENOGRAPHER AND TYPEWRITER — Young lady, well educated, experienced in keeping files, rapid writer, and willing worker; hours 8:30 to 6. Make application in own handwriting, stating experience and naming former employers. Address W 2, Transcript.
- (8.) ASSISTANT BOOKKEEPER — A BRIGHT young man; must be good penman and correct at figures; good opportunity for advancement. Address H-140, Leader.
- (9.) STENOGRAPHER — HIGH SCHOOL GRADUATE, for position in large office; must have at least six months' experience; write fully, giving age, experience and education; salary to start \$10. Address A. C. 68, Tribune.
- (10.) STENOGRAPHER AND ASSISTANT BOOKKEEPER — Young woman; \$8 to start; opportunity for advancement for one who is accurate. Address A M-290, Journal Office.

LESSON 32: REQUESTS FOR INFORMATION

REQUESTS for information that may, by their nature, lead to business transactions, such as requests for catalogues, price lists, descriptions, estimates, etc., are not regarded as one-sided favors, but as incidental to business. In making such a request it is not necessary to send postage for a reply; but —

ALL requests made by mail for information or favor for the benefit only of the person seeking it, should be accompanied by a self-addressed stamped envelope. It is enough that your informant answer your question without putting him to the expense of paying postage on it. For an occasional letter of this kind the postage would be insignificant; but to firms, especially banks, who are constantly receiving such letters, the expense would be considerable. Anyway, it shows thoughtfulness and consideration to the other man to enclose the return postage.

An international postage coupon called *Coupon de Réponse* which is exchangeable for a 5-cent stamp or its equivalent may now be obtained at most of the post offices of the world. This coupon is redeemable in the postage of the country in which it is presented for payment. It is designed, as its name implies, to facilitate the prepayment of postage on return letters. Prior to its authorization in 1909, it was often embarrassing to write to an entire stranger for information in which he could have no money interest, without being able to pay the postage on his answer.

WHEN information concerning the financial standing of a stranger can be obtained in no other way, it may sometimes be had by writing to a banker who knows him. Whatever is said is, of course, strictly confidential; and no honorable man would betray the confidence.

If your informant can give a favorable report, he is happy to do so; if he can say nothing favorable, he will say little or nothing — not a bad plan for every one — and no names will be mentioned. More is to be read between the lines than in them. A brief letter giving little or no information is to be interpreted as unfavorable, unless the person asked about is a stranger to your correspondent.

PRACTICE

1. Write to the City National Bank, Rock Island, Ill., asking about the financial standing of W. Johnson of that city.
2. Take the place of the Cashier and answer this letter.
3. Write to the National Tool Company, Pittsburg, Pa., asking whether Edgar Mills, an employee, is competent to superintend a branch factory.
4. Take the place of the Superintendent of the National Tool Company and answer No. 3.
5. Write to the Board of Trade, Springfield, Mass., asking whether suitable facilities for a toy factory could be found there.

LESSON 33: PUBLIC LETTERS

PUBLIC letters are written upon general topics of public interest, addressed to some prominent person, frequently to the editor of the newspaper, and intended for publication. The purpose in addressing them to some one of prominence is that more interest attaches to them because of the personal feature which they thus acquire.

Such a letter usually calls the attention of the public to some needed reform or measure, pointing out the present weakness and urging that steps be taken to remedy the matter. The plea in such a letter should always keep the interest of the public prominent. Should the readers see a selfish motive involved, the cause will be lost. The public is interested in the good of the public rather than in the selfish motives of the individual.

PRACTICE

1. Write a public or open letter to your newspaper editor, urging the need of a Y.M.C.A. in your city.
2. Write a letter for your school paper, urging the need of several debating societies in your school.
3. Write a public letter to a local newspaper, urging the need of more shade trees on the newer streets.
4. Write a public letter concerning speeding in your section of the city.
5. Write a public letter urging the need and advantages of a Commercial High School in your city.

LESSON 34: PERSONAL *vs.* BUSINESS MATTERS

NO man cares to have his social letters or personal messages open to the inspection of the entire office force. Social or personal matter should not, therefore, be included in a business letter. If it is desirable to send a personal or social message to a friend to whom you are writing business, it is better to write two letters. On the envelope containing the social letter put "Personal." When this is done, the letter will not be opened by the receiving clerk or by any person other than the one addressed.

The business letter might be enclosed with the one marked "Personal," but it is likely to be delayed in case the one to whom it is addressed is away from the office for a time.

The social element or friendly tone gives a letter the human touch and is much used in business letter writing, but purely social matters are not intended for the office letter files.

The young office worker should remember that the office telephone was installed for business purposes, and he will do well to refrain from using it for personal matters, just as he would refrain from using his employer's stationery for writing love letters.

It is never satisfactory to mix social and business matters, whether it be in the use of the telephone or the stationery or in your relations with others in the office. Think about this, often.

PRACTICE

1. Your employer wishes you to write to Theo. White, a real estate agent, your city, asking him to be on the lookout for a house for him in the neighborhood of Forest Park. He also wishes to invite Mr. White to dine with him next Friday evening at 7:30.

2. Send an order to Sherwood & Co. for 10 No. 88 Magee ranges and invite Mr. Oscar Sherwood to join your employer (for whom you are writing) in a fishing trip.

3. Write for your employer, sending a check to R. H. Melton in payment of purchase made one month ago, and invite him to take an auto trip next Saturday afternoon.

4. Write for your employer to Russell & Taylor, sending bank draft for \$560. on acct. Also write a note of congratulation to Mr. W. R. Taylor who has just been elected mayor of his city.

5. Write for your employer to Albert Wells, a lawyer, asking him what steps to take in securing a patent on a new gas burner. Ask his opinion about the future of "Standard Stocks" as an investment.

PART THREE

TELEGRAPH AND POST

LESSON 35: TELEGRAMS AND CABLEGRAMS

MESSAGES sent by wire, cable, or wireless, necessitate careful use of language — a more careful selection than any other form of message. They must be short, clear, and capable of but one interpretation. Clearness is essential, and no message should be shortened to a point beyond which the meaning is clear. Words having more than one meaning should be avoided, and the message should be so worded that punctuation is unnecessary.

IN day telegrams ten words are sent at a fixed rate, according to distance, and in night messages fifty words may be sent at the same rate. Nothing is, therefore, gained in using fewer words than are allowed. Messages containing more than the specified number of words are charged for at a certain rate per word in excess of the regular rate.

Figures, initials, surnames, names of towns, cities, states, territories, provinces, or their abbreviations, and all abbreviations of weights and measures are each counted as one word. Likewise, decimal points, punctuation marks, and such suffixes as *st*, *d*, *th*, etc., are each counted as one word. Rates are fixed according to distance. For day messages of more than ten words and for night letters of more than fifty words, an extra charge is made for each additional word. In a telegram, only the words of the message are counted, while in a cablegram, the name, address, and signature also are counted.

THE necessity of brevity in messages has given rise to various code systems which use a single word or a combination of letters or figures to express an entire sentence. The "A B C Code," 5th edition, is now much used; and any one possessing a copy may send or receive code messages at a great saving in expense.

The following code words will illustrate their use: ¹

Codak — At an early date.

Codup — Let us know at once what you decide.

Dasker — Cannot remit more than.

Fadree — Was sent on.

Fadni — Must be sent to-day in order to arrive on time.

Formi — If time permits.

To prevent the use of unnecessarily long or unpronounceable words, the telegraph and cable companies have made it a rule that no code word will be accepted which is composed of more than ten letters. In unpronounceable words each letter is counted as a word. In cipher cable messages, which may be composed wholly or in part of figures, a group of such figures is counted as one word. In cabling, if any word in plain language contains more than ten letters, extra charge will be made for that word; and any word in plain language having more than fifteen letters will be counted as two words.

UPON the payment of a certain extra charge, the sender of a message may have his message "repeated," that is, telegraphed back from the delivering office to the sending office for verification.

MONEY may be sent by telegraph or cable; but it is quite expensive, a charge being made for the message in addition to the charge for handling the money.

¹ From the United States Express Co. Travelers' Code.

A RECENT invention in telegraphic instruments has given rise to the Telepost Company, which sends messages at a uniform rate for all distances, and at a rate much lower than is charged by the telegraph companies. It has four kinds of service; viz., telegram, telecard, teletape, and telepost.

A telegram is a message delivered by a special messenger, as is now done by the other companies.

A telecard is a telegraphic message printed on a postcard at the delivering office and placed in the post office, and then delivered by the postman on his regular rounds.

A teletape is the perforated strip of paper upon which the instrument records the message at the delivering office. This is mailed and delivered as in the case of a telecard.

A telepost is a telegraphic message printed similarly to a letter at the delivering office and mailed in a sealed envelope and delivered as in the case of the telecard.

The rates for these services are: a 10-word telecard, 10 cents; a 25-word telegram or a 50-word telepost or a 100-word teletape, 25 cents.

PRACTICE

Condense the following letters into telegrams of not more than ten words each: —

1. DEAR SIR: — Can you arrange to meet me at the Bristol Hotel Wednesday, next, at 2 o'clock in the afternoon. Bring your client, and we will effect a settlement of his claim.

Yours truly,

2. GENTLEMEN: — Please ship me 100 boxes of Palermo oranges next Monday and charge to my account.

Yours truly,

3. DEAR MOTHER,

While riding yesterday I was thrown from a horse and quite badly injured, though not seriously. I shall postpone my return home to-morrow, as I had planned, until some time next week, when I shall be fully recovered.

Affectionately,

4. Wire the ticket agent at Boston to reserve sleeper for you on the 9 P.M. train for Chicago next Monday.
5. Wire Thos. Cook & Sons, New York, to reserve a berth on the "Canopic" which leaves next week Wednesday for Liverpool. Say that you are mailing a check for the necessary deposit on the ticket.
6. Telegraph your traveling salesman, Mr. Charles Dunnley, now at Rock Island, Ill., to call at once on Benson Brothers, 249 Water St., St. Louis, Mo., who are wanting quotations on a line of electric machinery.
7. Telegraph your brother to meet you at the Central Station, Baltimore, upon your arrival. Mention train and date, and place of meeting.
8. Order a bill of books by telegraph.
9. Countermand the above order.

LESSON 36: CLASSIFICATION OF MAIL MATTER

IN the United States, mail matter is divided into four classes as follows:—

First class matter includes letters, postal cards, diplomas, written cards, drawings, designs, plans, and any other matter partly printed and partly written (except as stated later), and all packages sealed so as to prevent inspection. The rate, in the United States, is two cents for each ounce or fraction thereof. This rate applies between post offices within the United States and from the United States to Cuba, Porto Rico, Hawaii, the Philippine Archipelago, the islands of Guam and Tutuila, Alaska, and the Canal Zone.

The same rate applies to Canada, Mexico, Panama, England, Germany (under certain restrictions) and the city of Shanghai. To all other foreign countries the rate is five cents for each ounce or fraction thereof. The rate for postal cards is one cent within the country and two cents to foreign countries, except those mentioned in this paragraph.

Second class matter includes all newspapers and periodicals issued regularly and not less frequently than four times a year. The rate is one cent per pound for publishers and

news dealers. For others it is one cent for each four ounces or fraction thereof.

Third class matter embraces all parcels of books weighing eight ounces or less, and all transient newspapers, circulars, catalogues, proof sheets and manuscripts accompanying the same; miscellaneous printed matter or paper not having the nature of personal correspondence, photographs, valentines, and all other printed matter, if wrapped so as to be free to inspection without destroying the wrapper. The weight of a single package is limited, in this class, to four pounds, except in the case of books, as stated above. The rate is one cent for each two ounces or fraction thereof.

There may be written or printed upon the blank leaves of any book, or upon any photograph, or other matter of the third class, a simple manuscript dedication or inscription not in the nature of personal correspondence. Such words, as "Dear Sir," "My dear friend," "Yours truly," "Sincerely yours," "Merry Christmas," "Happy New Year," and "With best wishes," written upon third-class matter, are permissible.

That class of mail matter commonly known as *fourth class* is now embodied in *parcel post* matter and is described on the following page.

Inscriptions, such as "Merry Christmas," "Happy New Year," "With best wishes," and "Do not open until Christmas," or words to that effect, together with the name and address of the addressee and of the sender, may be written on mail matter of the fourth class, or on a card enclosed therewith, without affecting its classification.

UNMAILABLE matter consists of liquids, poisons, explosives, inflammable articles, or any other articles that are likely to injure the mails or the persons handling them; sharp pointed instruments, except when properly wrapped; and every letter or card upon which anything indecent is written or printed; and all matters relating to lotteries, fraudulent schemes, etc.

SPECIAL delivery stamps cost ten cents each; and when one is attached to a letter it insures prompt delivery by special messenger to persons living within the mail-carrier district of large cities and towns or within a given distance of post offices not having a carrier delivery. The regular postage must be paid on the letter in addition to the special delivery stamp.

THE safe delivery of first and third class matter may be insured by registration. In case of loss the post-office department will pay to the amount of \$50. The fee for registration is ten cents in addition to the regular postage.

WHEN directing a letter that is to go to a foreign country, write the word "Foreign" where the stamp is to be placed. This will remind the one affixing the stamps that the foreign rate is to be paid. This will indicate, too, the carefulness of your house and save your correspondent the annoyance of paying double the amount of the insufficient postage.

PARCEL POST INFORMATION

The parcel post system provides that fourth-class mail matter shall embrace all other matter, including farm and factory products, and books, not now embraced by law in either the first, second, or third class, not exceeding 50 pounds in weight for delivery within the first and second zones or twenty pounds for delivery in any of the other zones, nor greater in size than 72 inches in length and girth combined, nor in form or kind likely to injure the person of any postal employee or damage the mail equipment or other mail matter, and not of a character perishable within a period reasonably required for transportation and delivery.

RATES OF POSTAGE

Parcels weighing four ounces or less are mailable at the rate of one cent for each ounce or fraction of an ounce, regardless of distance. Parcels weighing more than four ounces are mailable at the pound rates shown in the following table, a fraction of a pound being considered a full pound:

Weight.	First zone.		Second zone rate.	Third zone rate.	Fourth zone rate.	Fifth zone rate.	Sixth zone rate.	Seventh zone rate.	Eighth zone rate.
	Local rate.	Zone rate.							
1 pound	\$0.05	\$0.05	\$0.05	\$0.06	\$0.07	\$0.08	\$0.09	\$0.11	\$0.12
2 pounds	.06	.06	.06	.08	.11	.14	.17	.21	.24
3 pounds	.06	.07	.07	.10	.15	.20	.25	.31	.36
4 pounds	.07	.08	.08	.12	.19	.26	.33	.41	.48
5 pounds	.07	.09	.09	.14	.23	.32	.41	.51	.60
6 pounds	.08	.10	.10	.16	.27	.38	.49	.61	.72
7 pounds	.08	.11	.11	.18	.31	.44	.57	.71	.84
8 pounds	.09	.12	.12	.20	.35	.50	.65	.81	.96
9 pounds	.09	.13	.13	.22	.39	.56	.73	.91	1.08
10 pounds	.10	.14	.14	.24	.43	.62	.81	1.01	1.20
11 pounds	.10	.15	.15	.26	.47	.68	.89	1.11	1.32
12 pounds	.11	.16	.16	.28	.51	.74	.97	1.21	1.44
13 pounds	.11	.17	.17	.30	.55	.80	1.05	1.31	1.56
14 pounds	.12	.18	.18	.32	.59	.86	1.13	1.41	1.68
15 pounds	.12	.19	.19	.34	.63	.92	1.21	1.51	1.80
16 pounds	.13	.20	.20	.36	.67	.98	1.29	1.61	1.92
17 pounds	.13	.21	.21	.38	.71	1.04	1.37	1.71	2.04
18 pounds	.14	.22	.22	.40	.75	1.10	1.45	1.81	2.16
19 pounds	.14	.23	.23	.42	.79	1.16	1.53	1.91	2.28
20 pounds	.15	.24	.24	.44	.83	1.22	1.61	2.01	2.40

Up to 50 lbs. at same rates.

The local rate is applicable to parcels intended for delivery at the office of mailing or on a rural route starting therefrom. The Post Office Department furnishes a key and map by which the zone for any post office may be determined.

To parcels of books weighing more than 8 ounces, the pound rates shown in the table apply.

PREPARATION FOR MAILING

Parcels must be prepared for mailing in such manner that the contents can be easily examined.

A parcel must not be accepted for mailing unless it bears the name and address of the sender, preceded by the word "From."

Postmasters will refuse to receive for mailing parcels not properly indorsed or packed for safe shipment.

WHERE MAILABLE

Parcels must be mailed at a post office, branch post office, named or lettered station, or such numbered stations as may be designated by the postmaster, or delivered to a rural or other carrier duly authorized to receive such matter.

Parcels collected on star routes must be deposited in the next post office at which the carrier arrives and postage charged at the rate from that office.

INSURANCE OF PARCELS

A mailable parcel on which the postage is fully prepaid may be insured against loss in an amount equivalent to its actual value, but not to exceed \$50, on payment of a fee of 5 cents in stamps, such stamps to be affixed.

PRACTICE

State the classification to which each of the following pieces of mail matter belongs, and the postage required by each: —

1. A sealed letter weighing $\frac{1}{2}$ ounce.
2. A sealed envelope containing samples, 1 oz.
3. A bundle of newspapers weighing 15 oz., sent by a publisher.
4. A diploma weighing 8 oz.
5. A drawing weighing 12 oz.
6. A book weighing 33 oz.
7. A newspaper weighing 2 oz.
8. A package of flower seeds weighing 4 oz.
9. A circular weighing $\frac{1}{4}$ oz.
10. A photograph weighing 3 oz.
11. A package of letter paper weighing 10 oz.
12. A small bottle of ink weighing 3 oz.
13. A letter to a foreign country weighing $1\frac{1}{4}$ oz.
14. A parcel of merchandise weighing $4\frac{1}{2}$ pounds within the 2d zone.
15. A box of toilet articles weighing 16 pounds within the 1st zone.

PART FOUR

THE MORNING MAIL

THE morning mail represents but a small part of the incoming mail of the firm for which you must now suppose yourself to be head stenographer. The answers to many of the incoming letters would, of course, be dictated to the stenographer; but the letters here given are handed to you to be answered. A few general instructions are given with each letter, which will determine the nature of the answer; but composition, tone, and quality are left to you.

This work may be divided into lessons as the teacher wishes. It is a good review exercise. A group of these letters will make an excellent examination.

Monday, June 1, 191-. — No. 1.

THE OFFICE WORKER
78 WEST 17TH STREET

NEW YORK CITY, May 29, 191-.

Messrs. Stone & Company,
85 Summer St.,
Boston, Mass.

Gentlemen:

Your office force

Can be kept in touch with the latest and best in office methods

By putting THE OFFICE WORKER—our new monthly magazine for office people—into the hands of each member of the staff, as it comes from the press.

Each issue is full of live articles and helpful experiences which cannot fail to stimulate interest and enthusiasm in this kind of work. The magazine is brim full of time-saving plans which will cut expenses and promote greater efficiency.

The regular price is \$1 a year; but we are making a special offer, for a limited time, of just one half price—50 cents—in clubs of 10 or more. You cannot make a better investment than to put each member of your office force on our subscription list for a year. And this is really no expense to you, as the 50 cents each, which you pay, will come back to you many times over before one half the 12 issues have been read.

So sign the enclosed card and mail to-day.

Yours truly,

Wm. Sells,

Manager Subscription Dep't.

Prepare a card suitable for sending with this letter, then fill in and sign for your firm. Order 30 copies.

Monday, June 1, 191-, — No. 2.

A. B. ALLEN
General House Furnishings

281 Broad St.,
Albany, N. Y., May 29, 191-.

Messrs. Stone & Co.,
85 Summer St.,
Boston, Mass.

Gentlemen:--

Please send me your catalogue of lamps.
I am particularly interested in a drop lamp
equipped for gas.

Yours truly,

A. B. Allen.

A/C.S.

Write, saying that you are mailing him a catalogue. Mention the page upon which the drop lamps are described, and try to deepen his interest in these lamps.

Use your best salesmanship in writing this letter.

Monday, June 1, 191-. — No. 3.

**BAHAR BROS.
IMPORTERS**

248 Nassau St.,

New York City, May 28, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen:

The enclosed bill is a duplicate of the one sent you two weeks ago. The matter of payment was probably overlooked by you at that time.

Our salesman will call on you some day next week with an unusually attractive line of men's neckwear. We are confident that you will place a large order for these goods.

Yours truly,

Bahar Bros.

per *M.*

AM/HS

Send a check. Mention the amount of the check and give the date of the bill you are paying.

Monday, June 1, 191-. — No. 4.

C. A. DUNBAR, F ^{FAMILY} _{OOTWEAR}
--

BOX 248,

ATTLEBORO, MASS., May 29, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen,

Please send me a statement of my account,
giving detailed items for May 12th and 21st.

Yours truly,

C. A. Dunbar.

per J.

Write, enclosing a statement. Your letter will, naturally, be brief. Some houses would send the statement without enclosing a letter; but when the letter is written you will have a record of the sending in your files.

THE WESTERN UNION TELEGRAPH COMPANY

25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD
 THEO. N. VAIL, PRESIDENT DELVIDERE BROOKS, GENERAL MANAGER

RECEIVER'S No.

28

TIME FILED

9:20

CHECK

SEND the following message subject to the terms } Buffalo, N. Y., June 1, 191 ____.
 on back hereof, which are hereby agreed to

To Messrs. Stone & Co.,

85 Summer St., Boston, Mass.

Our offer is final codup answer fadni

C. A. Goodwin & Co.

Monday, June 1, 191-. — No. 5.

The fifth and the last word in this message are "code" words. See page 98.
 Goodwin and Company have made you an offer of \$2.00 each for your entire line of
 derby hats, which you have thus far held at \$2.12½. Telegraph your answer.

Monday, June 1, 191-. — No. 6.

OFFICE OF
GENERAL SALES MANAGER
THE DUNN MANUFACTURING COMPANY

MENOMINEE, MICH., May 28, 191-.

Messrs. Stone & Co.,

Boston, Mass.

Gentlemen,—

We have your order No. 3195, dated May 24th, calling for one gross of folding doll carts, No. 100, same as those shipped you October 4, 1913.

We regret to say that we have not one of these carts in stock, having sold out just before the Holidays. Our 191- corresponding pattern will not be made up for some sixty or ninety days yet, and we therefore ask if you want us to hold your order until then, and ship when the carts are made up.

Yours very truly,

The Dunn Mfg. Co.

By L. E. A.

Sales Department.

LEA
4/28

Answer this.

Tuesday, June 2, 191-. — No. 1.

Form F. 412.

The New York, New Haven and Hartford Railroad Co.
FREIGHT DEPARTMENT

Adams St. Station

June 1, 191-

The following freight has been received at this station consigned to you from

Webster Mass.

All freight received over this Company's rails and unloaded in the freight houses or otherwise held in storage while on the premises of the Company, will be held at owner's risk of loss and damage, subject to charges for storage in accordance with the published tariffs.

1 Car household goods # 2934

Pro. No. *93468* Charges, \$ *18.72*

Bring this notice with bill-of-lading when calling for consignment

Make checks payable to the order of The New York, New Haven and Hartford Railroad Company,

Geo. James AGENT.

The bill of lading for this car came several days ago. You will now write to the City Transfer Co., 239 Commercial St., enclosing a check in their favor for the freight. Also enclose this notice and the B/L properly endorsed and ask them to deliver these goods to you.

Tuesday, June 2, 191-. — No. 2.

Sharon, Mass., May 31, 191-.

Messrs. Stone & Co.,
Boston, Mass.

Gentlemen:—

Owing to an accident which kept me from my usual employment for three weeks, May 4th to May 25th, I shall not be able to settle my account on the first of the month.

Will you please extend my time for two weeks, at which time I shall be able to pay, as I am now working.

Yours truly,

B. D. Frank.

This customer has always been prompt, and you can safely grant his request. In answering this, the writer should guard against either patronizing or saying anything that has the slightest suggestion of a sting in it. When you have the right spirit toward those to whom you write, your letters are sure to show it.

Tuesday, June 2, 191-. — No. 3.

BRANCHES: CHICAGO, DENVER, NEW ORLEANS

THE NATIONAL TRADING COMPANY

981 BROAD ST., NEW YORK

ORDER No. 3842.

SHIPPED VIA N. Y. N. H. & H. R. R.

June 1, 191-.

SOLD TO Messrs. Stone & Company,
Boston, Mass.

TERMS: CASH 30 DAYS: 2% DISCOUNT 5 DAYS

45 bbl. York Imperial Apples	\$2.25	101	25		
36 " Fall Russet "	2.40	86	40		
12 " " Rambo "	2.50	30	00		
27 baskets Bartlett Pears	.55	14	85	232	50
Freight prepaid				7	50
				240	00

Pay this bill. Note the terms before stating the amount of the check.

Tuesday, June 2, 191-. — No. 4.

Farmers' Exchange Bank

Surplus
200,000

HOME BANK BUILDING

Interest paid
on deposits

St. Louis, Mo., May 31, 191-.

Messrs. Stone & Company,
85 Summer St.,
Boston, Mass.

Gentlemen:—

Mr. H. A. Hawkins, who was formerly in your employ and who is now starting in business for himself, has given your name as reference.

Any information you can give me about his business ability, his promptness in collections, etc., will be held in confidence and much appreciated by me.

Yours truly,

D. B. Anderson,

Cashier, Farmers' Exchange Bank.

A-E.H.

Mr. Hawkins was superintendent of your grocery department for ten years. He built up the department, is a good business man, and there is every reason to believe that he will be successful in a business of his own. Write Mr. Anderson about Mr. Hawkins.

Tuesday, June 2, 191-. — No. 5.

EMPIRE PLATE & WINDOW GLASS CO.
IMPORTERS

French
Window &
Picture Glass

20-22 Canal Street

American
Window Glass
French Mirrors

BOSTON, June 1, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen:—

We can arrange to set the plate glass for your new window, about which you wrote us yesterday, any day next week. If you have any preference as to the day it is done, please let us know, one day in advance.

Yours truly,

Empire Plate & Window Glass Co.

By W. C. Mann Director

Dic. W.C.M.

State when you want the work done and why you prefer that time. This will be much more effective than to ask to have it done "at once."

Tuesday, June 2, 191-. — No. 6.

H. I. JAMES
BUILDERS' HARDWARE

Rock, Conn., June 1, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen:--

I am returning the enclosed bill which belongs to Mr. Smith instead of me.

I notice that you billed handsaws and hammers to him at a price about 10% lower than you sold the same goods to me on the same date. It seems from this that you have one price for one customer and another price for another.

This, I think, is unfair, and I demand a refund of 10% on all the business done with you in hammers and saws during the past year.

Yours truly,

H. I. James.

Explain to Mr. James that when you sell in large quantities you are able to make better prices. The bill to which he refers (which was sent to him by mistake) is for a much larger quantity than that sold to Mr. James at any time during the year. This accounts for the difference in price. Assure him that, were he to buy in similar quantities, you would gladly quote him (an old customer) equally low prices. Under the present circumstances you cannot accede to his demand. Avoid giving offense.

Wednesday, June 3, 191-. — No. 1.

H. A. Pelton
65 Winter St.

Middleboro, Mass., June 2, 191-.

Messrs. Stone & Co.,
85 Summer St.,
Boston, Mass.

Gentlemen,--

The debtor, Mr. C. K. Blank, has removed from the Commonwealth, but we feel that we can locate him and collect the claim through other parties. This will entail some expense; and if you will allow us fifty per cent, in the event of collection, we shall be pleased to take up the claim. The debtor is in poor financial circumstances and does not pay accounts until forced, but we will make every effort to effect a collection.

Do you wish us to undertake collection on these terms?

Very truly yours,

H. A. Pelton.

This is a letter from a lawyer to whom you have written concerning collection of the account which Mr. Blank owes you.

Your firm considers this a large percentage to pay for collection and has instructed you to prepare a 3-letter series for use in collecting overdue accounts. First write Mr. Pelton, asking him to defer action in this matter until he hears from you; then write the collection letters.

Wednesday, June 3, 191-. — No. 2.

The Royal Insurance Company

120 STATE STREET, BOSTON, MASS.

June 1, 191-.

The _____ Yearly Premium on Policy		PLEASE RETURN THIS NOTICE WITH THE PREMIUM TO	
No. <u>71285</u>	will be due <u>6</u> Mo. <u>11</u> 19 <u>13</u>	FRANK B. HAMLIN, GENERAL AGENT	
Premium . \$ <u>115.56</u>	Addition Offered _____		
Less Reduction _____	\$ _____		
Amount Due \$ _____			
		PLEASE ADVISE ANY CHANGE OF ADDRESS	

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Send a check for this amount. Tell the Company that you want to consider an increase in fire protection beginning July 1st, as you are opening a new department on that date; and that you wish to see a representative of the Company before that date.

Wednesday, June 3, 191-. — No. 3.

251 Front St.,

Worcester, Mass., June 2, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen:—

Please send me by parcel post, C. O. D.:

2 doz. pairs ladies' dark tan, kid, 3-clasp gloves
in sizes from 5 to 8 1/2.

Please send these on Friday morning so that we
may have them for the Saturday trade.

Yours truly,

C. A. Brown & Co.

C.

Thank them for the order and assure them that the gloves will be mailed on or before Friday morning, as they request. You might add a little sales talk about some related line of goods. Almost every letter offers an opportunity for salesmanship in some form.

Wednesday, June 3, 191-. — No. 4.

STATEMENT

Folio 93

June 1 191-

Messrs, Stone & Co.,

85 Summer St.,

Boston, Mass.

IN ACCOUNT
WITH

H. F. ADAMS & CO.

246 MAIN STREET, CHICAGO, ILL.

May	1	Balance rendered	647	50		
	10	To Mdse,	125	00		
	19	To Mdse.	243	50	1016	00
		Cr.				
May	15	By Cash			800	00
					216	00

Send a check in full.

Wednesday, June 3, 191-. — No. 5.

Kent Brothers

Pianos, Piano Players

String Instruments

100 Tremont St.,

Boston, Mass., June 3, 191-.

Messrs. Stone & Co.,

85 Summer St.,

City.

Gentlemen:—

Miss Millie Longwell has applied to us for a position as stenographer and has referred us to you.

Is she neat and accurate in her work, as well as careful and trustworthy in the use of time during office hours?

Yours truly,

KENT BROS.

per L.

L/BP

Miss Longwell was Mr. Stone's secretary for a number of years and gave entire satisfaction. Mr. Stone speaks highly of her work and instructs you to say to Kent Bros., for him, that he can heartily recommend Miss Longwell on the points mentioned in their letter.

Wednesday, June 3, 191-. — No. 6.

Avon, Mass., June 2, 191-.

Messrs. Stone & Co.,
85 Summer St.,
Boston, Mass.

Gentlemen,

I am planning to spend a part of my vacation in Detroit and should like to have, if convenient, a letter of introduction to Mr. J. A. Sedgwick, with whom one member of the firm is acquainted, I believe.

Yours truly,

Charles Mason.

Mr. Mason is credit man for your firm. Write this letter of introduction for Mr. Stone, who has a personal acquaintance with Mr. Sedgwick.

Thursday, June 4, 191-. — No. 1.

BALTIMORE, MD., *June 3, 1914*, No. *719*

OTTOMAN NATIONAL BANK

PAY TO *Stone & Company* OR ORDER \$ *50 50*
Fifty and 50/100 DOLLARS
C. E. Waters & Co.
A. J. Waters ATTY.

Messrs. Stone & Company,

85, Summer St.,

. Boston, Mass.

Gentlemen,

The enclosed check for \$50.50 is in
settlement of our account, as shown by
your June first statement.

Yours truly,

C. E. Waters & Co.

E. D.

Enclosure 1
ED/MS

Acknowledge this.

Thursday, June 4, 191-. — No. 2.

365 Common St.,

Concord, N. H., June 2, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen:—

Please send me by freight on 60 days
time:

25 Belmont Magee ranges No. 88 with
hot water coils.

Yours truly,

Henry Noon.

This is an old customer whose account is badly overdue. You have already written him concerning it, but he has not answered. Hold this order and try to get a settlement of the old account.

Thursday, June 4, 191-. — No. 3.

85 Summer St.,

Boston, Mass., June 4, 191-.

Gentlemen,

Although my relations with you have always been pleasant, yet for some months I have been thinking of looking for an opening in the West, where I feel there are better chances for a man to rise.

I can remain in my present position until another man is found to take my place, but I should prefer to close up my work here June 30th.

Yours truly,

John Norwell.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Mr. Norwell is buyer for the Furniture Department and is a valuable man. Say that you should regret losing him and ask what inducement you could offer that would make him contented to remain in the employ of the firm.

Thursday, June 4, 191-. — No. 4.

WELDON WHEEL CO.

Makers of

Children's Vehicles, Reed Furniture, Invalids' Chairs, Bicycles

Cleveland, O. 6/2/1-

File 4-HR

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Dear Sirs:—

Your letter of the 14th has been delayed because of the writer's absence on a business trip, and we must apologize for not acknowledging same sooner.

This complaint in connection with the rubber tires used on our invalids' chairs is unusual, and something which we do not understand; and as these tires are made out of the best rubber, and are guaranteed absolutely, we would be interested to see these tires, and ask you to return them by freight for inspection; at the same time please advise to what expense you have been put on this account.

Yours truly,

WELDON WHEEL CO.

H. R.

Dic. HR

Say that you are returning the tires. Your expense on this account is \$2.60.

Thursday, June 4, 191-. — No. 5.

DURLAND DESK COMPANY
Grand Rapids, Michigan
26-28 Main Street

June 1, 191-.

Messrs. Stone & Co.,

85 Summer St., Boston.

Gentlemen:—

We call your attention to your account, \$750, which is somewhat overdue.

Will you very kindly give this matter your prompt consideration? Should there be any question in regard to it, won't you advise us at once that we may adjust it to our mutual satisfaction?

Thanking you for past business, we are

Very truly yours,

DURLAND DESK COMPANY.

E. Earle.

E.E.
HPR

The delay was due to an oversight. Send a check and express regret that it should have happened.

Thursday, June 4, 191-. — No. 6.

NEW YORK

CHICAGO

TORONTO

THE KENYON BED CO.

100 East 42 Street

New York City

June 2, 191-.

Messrs. Stone & Co.,
85 Summer St.,
Boston, Mass.

Gentlemen:

We are in receipt of your telegram requesting us to cancel the order for the #630 divanette. We are very sorry that so many unfortunate circumstances arose in regard to this order. We recently found that the bill was mislaid in our office and not mailed until some time after shipment had been made.

If your customer will not accept the bed at this date, we will, of course, be perfectly willing that you return it to us for credit.

Yours truly,

THE KENYON BED COMPANY,

R. Forest

Treas.

R.F./M.B.

Mc.

Answer this, saying that you are returning goods for credit.

POSTAL TELEGRAPH - COMMERCIAL CABLES CLARENCE H. MAGRAW, PRESIDENT	
COUNTER No. TIME FILED	TELEGRAM CHECK
The Postal Telegraph Cable Company Incorporated transmits and delivers this message subject to the terms and conditions printed on the back of this blank.	
Send this following message, without repeating, subject to the terms and conditions printed on the back hereof, which are hereby agreed to.	

Mr. Lyman Stone,
Stone & Co..

85 Summer St., Boston, Mass.

Father seriously injured in auto accident. Come at once.

Mrs. Lyman Stone.

Atlantic City, N. J., June 5, 191-.

Friday, June 5, 191-.- No. 1.

Telegraph Mrs. Stone for Mr. Stone, saying that he will leave for Atlantic City on the afternoon train. Give time of leaving and of arrival.

Friday, June 5, 191-. — No. 2.

125 Jackson St.,

Columbus, Ohio, June 3, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen:--

The special list of country merchants, which you ordered a few days ago, is enclosed with a bill of \$10 for the same.

I have special lists of merchants in nearly all lines of business, and I trust that the results from this trial list will be so satisfactory that you will order other lists.

Yours truly,

S. E. Parton.

P/MP

Send a check for this bill, then prepare a 3-letter series of sales letters for the purpose of selling rain coats.

Friday, June 5, 191-. — No. 3.

HENRY R. JAMES
ATTORNEY AT LAW
CHRONICLE BLDG., BOSTON

June 4, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen:--

We had a long conference with Albert Johnson yesterday in relation to his affairs. He has given up selling crackers on his own account and wishes to sell these goods on commission for another dealer. He says that he has used but four of the twelve cases making up this account; and as he now has no use for them, he is willing to return them to you.

This young man has a large number of outstanding claims against him and no immediate possibility of paying anything on them; and if you get your goods back, you will fare much better than the other creditors. Johnson is quite ignorant and at a loss to know what he should do about his affairs; but, as he has no property, suit on a small claim would be of no advantage. Kindly instruct us what course to pursue.

Very truly yours,

Henry R. James.

Write to Mr. James that Mr. Johnson may return the eight cases of crackers, for which you will give him credit; but insist that Mr. James make an effort to collect the balance of the account, provided he can do so without bringing suit. If it cannot be collected without a suit, tell him to drop the matter, as the account is too small to carry into court.

Friday, June 5, 191-. — No. 4.

Security Life Insurance Company
Established 1860

673 Lake St.,

Buffalo, N. Y., June 3, 191-.

Re Hillman Oldham.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen,—

Mr. Hillman Oldham, one of your employees, was refused insurance in this company in 1910 because he was at that time employed in electrical work with a current up to 600 volts. Will you please inform us whether his occupation at the present time has anything to do with electricity?

Very truly yours,

Matthew Loveland,
Medical Director.

L./C.

His present employment has nothing to do with electricity. Answer for Stone & Co.

Friday, June 5, 191-. — No. 5.

206 Maple St.,

Bridgewater, Mass., May 31, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen,

Please send me by freight, on account, 60 days:

5 handbags No. 842.

3 four-ft. steamer trunks, dark,
double lock, iron bound corners.

I am confident that I can do a good business in
this line of goods.

Yours truly,

J. E. Fulton.

This is a new customer asking for credit. He gives no references, nor does he refer to any of the commercial agencies concerning his rating.

After looking up his financial standing in Bradstreet's, you find that he has a low rating; it is, therefore, unwise to give him credit. Hold the order and make an effort to get him to send a check, upon receipt of which you will send the goods. This calls for skill in letter writing.

Friday, June 5, 191-. — No. 6.

125 Maplewood Ave.,

Newton, N. H., June 1, 191-.

Messrs. Stone & Co.,

85 Summer St.,

Boston, Mass.

Gentlemen,

Please allow me two weeks more time on my
account.

Yours truly,

F. E. Gross.

This account is due to-day. You will notice that no reason for nonpayment is given, nor is there a basis for a new promise, which he should have made.

He is known to be a "spender"; he buys freely, and should be held as a customer without allowing his account to become overdue. You might suggest some plan of definite payments at specified times. Answer this as you think best, but don't offend him.

Saturday, June 6, 191-. — No. 1.

RHODES COMMERCIAL SCHOOL
BUTLER EXCHANGE
BOSTON, MASS.

MASON RHODES, PRINCIPAL

June the fourth, 191-.

Messrs. Stone & Company,
85 Summer St.,
Boston, Mass.

Gentlemen:-

You will, doubtless, be needing substitute office help during July and August to replace your regular force while on their vacation.

From among those just graduating from our business and shorthand departments we can certainly send you just what you want for this kind of work.

When in need of either substitute or permanent office help, just call our Employment Department, stating the necessary qualifications, and we will send you some one who is sure to give satisfaction.

Yours truly,

Rhodes Commercial School
Per R.

R/F.F.

Answer for Mr. Stone, saying that he will need a young man stenographer June 15th. State the qualifications desired.

POSTAL TELEGRAPH-CABLE COMPANY	
NIGHT LETTERGRAM	
THE POSTAL TELEGRAPH-CABLE COMPANY (INCORPORATED) TRANSMITS AND DELIVERS THIS NIGHT LETTERGRAM SUBJECT TO THE TERMS AND CONDITIONS PRINTED ON THE BACK OF THIS BLANK. CLARENCE H. MACKAY, PRESIDENT.	
COUNTER NUMBER	CHECK
2794	9:04 M.
INDEPENDENT COMPETITIVE PROGRESSIVE	

Send the following night lettergram, without repeating, subject to the terms and conditions printed on the back hereof, which are hereby agreed to.

Messrs. Stone & Co.,

85 Summer St., Boston, Mass.

St. Louis, Mo., June 5, 191-.

Dunn reports new mortgage on plant of Spencer & Co. this city for full value to raise money to satisfy urgent creditors. Wabash Road has not delivered car New Haven No. 34062 to consignee. Do you want these goods, billed them June first, stopped in transit?

Henry Robins.

Saturday, June 6, 191-. — No. 2.

Send a day telegram (ten words, more if necessary) to the Wabash Freight Agent, instructing him not to deliver this car of goods to the consignee. Get the description from Mr. Robins's night letter.

Prepare a night letter to Henry Robins, our salesman, sending it to his usual St. Louis address, — Delmonico Hotel, — telling him that you have stopped delivery of this car. Instruct him what to do with this carload of furniture. What do you think the best thing to do under the circumstances?

Saturday, June 6, 191-. — No. 3.

HENRY R. JAMES

ATTORNEY AT LAW

CHRONICLE BLDG., BOSTON

Messrs. Stone & Co.,

85 Summer St.,

City.

June 5, 191-.

Dear Sirs,

Dr. Jones of Arlington has placed in our hands his claim for damages to his automobile from being run into by a pair of horses driven by Geo. McCarthy, one of your employees, on May 15th last, while on Washington Street in Boston.

As you are conducting the business in which Mr. McCarthy was engaged, it would consequently appear that the liability, if any, must attach to you. From a careful examination of the accident, it appears to have been caused by McCarthy's negligence in not caring for and attending to his horses. The actual expense that Dr. Jones has been caused is \$58.45, paid for repairs. If settlement is made at an early date, Dr. Jones will be content with the payment of his actual damages. Please let me hear from you at your earliest convenience.

Very truly yours,

Henry R. James.

As the employer is responsible for the acts of his employees, while consistently engaged in the work assigned, Stone & Co. are ready to pay this without question. Send check to the attorney, Henry R. James.

Saturday, June 6, 191-. — No. 4.

Fitchburg, Mass., June 2, 191-.

Messrs. Stone & Company,
85 Summer St.,
Boston, Mass.

Gentlemen,

In the shipment received from you last week was a case of catsup which was quite badly damaged; five bottles were broken, and the contents came in contact with some of the other packages, doing more or less damage to them.

I have taken the matter up with the Railroad Company, and can get no satisfaction from them. I find that the packing was not of sufficient strength to prevent breakage. I, therefore, feel that your packing department is responsible.

Hoping to hear from you soon, I remain,

Yours truly,

Mason Young.

MY/GS

This is one of the cases where it is difficult to place responsibility. The fault may be in your shipping department, or it may be elsewhere. Tell him that you desire to be fair, and that, if he will state the exact amount of the damage, you will allow him whatever is reasonable.

Saturday, June 6, 191-. — No. 5.

^{an} ~~An~~ ocean-carrying marine is ^{One of the great needs of} ~~much needed by~~ the

U S. In one yr we paid to foreign companies \$169,000,000 for freight^{age}, and \$45,000,000 for fares ~~as~~ passengers and ^{marine} insurance. In the ~~very~~ same yr the country sent to foreign lands over \$600,000,000 ^{worth} more of goods than it ^{bought} ~~took~~ from ^{these} ~~these~~ countries; and ~~so~~ some ^{mariners} call this ^{sum} the balance of trade in our favor. N Y, ~~has most~~ of the regular steamship lines between Eur and the U S. It receives ^{ing even} a larger proportion of the im-
ports, ~~and~~ is the outlet for over one-third of

our domestic exports. Bread^{stuffs}, provi-
sions, cotton, and petroleum form ~~one-half~~ about
of ^{its} the exports. ^{As} The city has about 353 mi ^{of} water
front, ^{and also} of which ^{improved} the half may be used for ship-
ping. The piers of Jersey City and Hoboken, in
N. J., ^{the same} ~~are~~ a part of ^{its} ~~N. Y.~~ port, its
ninety mi of piers may be ~~very~~ largely extended.

The foreign movement of the port, ~~which is very~~
~~large~~ is more than three times the tonnage of
its nearest competitor, ~~which is the city of~~
Boston. About fifty steamers in the foreign
trade ^{and} ~~every week~~ leave the port, ^{of which} Half ^{one eighth} sail
under the British and ~~a less number~~ under the
American flag.

Copy this rough draft, making the alterations indicated.

Saturday, June 6, 191-. — No. 6.

WANTED a person with some experience to take charge of the correspondence in office of department store. Must come well recommended, references. State salary expected.

Address E-156. Transcript Office.

Apply for this position.

ADDITIONAL EXERCISES IN LETTER WRITING

1. Your employer, a local dealer, has an over-supply of fresh butter on hand. He has instructed you to write to Messrs. Heinsheimer & Co., 99 Commercial St., Cleveland, Ohio, commission merchants, asking about their market and whether they can dispose of a consignment of butter for him.

2. Write an answer to the above.

3. Write a form letter for Heinsheimer & Co. The purpose of the letter is to call attention to their excellent facilities for disposing of food stuffs and to solicit shipments. Their terms are 10 % on sales.

4. Mr. Charles Summers, agent for the Ralston Drug Co., has written you, saying they wish to start a branch store in your city and asking your assistance in finding a suitable location. You, who are a real estate agent, have a store to let. Write him about it, giving such information and description as he will wish to know.

5. Write to Thompson & Co., Bridgewater, Mass., real estate agents, asking if they have a building suitable for manufacturing purposes. State the kind of factory desired and give an idea of the size required.

6. You wish to rent a house for the summer. Write to the above firm about it.

7. As corresponding clerk of the law firm of Baker & Wells, which makes a specialty of collections, write a form letter soliciting accounts for collection.

8. Montgomery, Ward, & Co., Chicago, are to have a special sale of silks next week. Write an announcement to be sent to out-of-town customers.

9. Mr. H. M. Page, the senior member of the firm of which you are a member, has retired from business. This, according to law, dissolves the partnership, and you must publish notices to that effect in the papers. Write a suitable notice stating, among other things, that all debts owed by the old firm will be paid by the reorganized firm and that all debts due the old firm will be collected by the new.

10. Write a form letter to be sent to out-of-town customers, concerning the change in partnership mentioned in Ex. 9. Solicit a continuation of business.

11. Some days ago you shipped an order of goods to French Brothers, Gary, Ind.; but they have not received them. Write the Adams Express Company, by whom you shipped the goods, asking them to trace them. Give the necessary data.

12. Write French Brothers, saying that you regret the delay, telling them what you have done. Request them to wire you if they do not receive the goods within 48 hours.

13. As stenographer for a law firm, write to one of your clients, telling him that his case will be heard two weeks from to-day, at 10 o'clock, in the Circuit Court, and requesting him to be on time.

14. In the capacity of a teacher, write to some prominent person in your city, asking him to donate a suitable picture for schoolroom decoration.

15. Send to the Wilson Manufacturing Co., Dayton, Ohio, for a catalogue of office supplies.

16. You are about to accept a responsible position; write to the Surety Bond and Reference Association, Buffalo, N. Y., making an application for security. Tell them about your experience and give four or five references.

17. Your customer has settled his account, \$269.75, in full. Acknowledge receipt of this payment.

18. You ordered 100 Student fountain pens; but the company sent you 90 Student and 10 Foster pens, making no explanation. Write them about it.

19. Your customer writes that you have overcharged him on a bill of cutlery. He accuses you of an attempt to cheat and declares that he will have nothing more to do with your house. The matter is due to a mistake on the part of your bookkeeper. Write this customer.

20. A customer has just sent you an order for lamps, amounting to \$1200. Acknowledge receipt of this order.

21. One of your customers who owes you \$250, for which you sent him a statement, sends you but half the amount, with no explanation. The amount is already long past due. Write to him concerning the matter.

22. Write a refusal to a request for extension of time.

23. You have \$5000 which you wish to invest in real estate of some kind, preferably a dwelling house. Write to the cashier of the Farmer's Bank, Omaha, Nebr., asking whether he considers such an investment in his city a good one.

24. Write a letter of introduction for your credit man, who has been in your employ for ten years, but who now wishes to locate in Seattle, Washington.

25. Write a letter of recommendation for your stenographer, who is to go with her parents to Philadelphia.

26. Write to your uncle, for his advice concerning a proposed European trip, telling him what countries you wish to visit. Ask definite questions.

27. Write to Thos. Cook & Sons, 492 Washington St., Boston, Mass., about your proposed European trip. State the cities you wish to visit, how long you wish to be gone, and give preference, if any, as to steamship lines. Ask steamship rates and probable living and traveling expenses in Europe.

28. Write a form letter calling a meeting of the grocers of your city, to discuss the question of a half-holiday for employees.

29. Write the Passenger Department of the N.Y.C.R.R., Grand Central Station, New York, asking for reduced rates for a manufacturers' convention to be held in Chicago next March. Give such particulars as the length of the convention, the probable number who will attend, the return route, stopovers, etc.

30. Write to the Board of Trade in your city, requesting that it use its influence with the city Council, urging the improvement of the streets in the wholesale district. Give sufficient particulars for a working basis.

31. Write to the Bemis Typewriter Co., New York, soliciting an agency for that typewriter. State your facilities for and your experience in this kind of work.

32. Write a sales-letter series for the sale of a dust-proof safety inkwell.

33. Outline by letter a route in Ohio for your traveling salesman.

34. Stop payment of a certain check which you issued yesterday. (We assume that you are out of town, thus necessitating telegraphing your bank.)

35. Engage passage to Bremen by one of the North German Lloyd steamers.

36. Write to Chicago University, asking for a scholarship for next year. Make the facts fit your own case.

37. You have drawn a sight draft on Fuller & Co., Denver, Col., for \$357.98, the balance of their account. Write to them about the matter.

38. Write to the mayor of your city, urging better street lighting on West Elm St., where several accidents have occurred recently which might have been avoided had there been sufficient light.

39. Write to the Superintendent of Schools, calling his attention to the overcrowded condition of the first and second grade schools of your city.

40. Write to the Superintendent of the Street Railway Company of your city, asking for better service during rush hours. Describe the present condition and ask him to do what he can to better the service in this particular.

41. Ask your employer for a two-weeks vacation.

42. Prepare a public letter for your newspaper, urging the need of a library in the High School.

43. Solicit funds for a hospital which is soon to be started in your city.

44. Announce a special sale of gloves. This is a form letter to be sent to out-of-town customers.

45. Write a three-letter series for making collections.

46. Write a letter of introduction for one of your sales people in the Jewelry Department.

47. Write a letter of recommendation for Edward Jackson, whom you have known for six years and who is just graduating from the Commercial course of the High School.

48. Telegraph to First National Bank, Toledo, Ohio, stopping payment on a check for \$95, which you have given to Raymond Wells.

Answer each of the following advertisements: —

49. STENOGRAPHER — YOUNG MAN, RAPID AND accurate; touch operator; Underwood machine; fine opportunity for advancement; salary \$15 per wk. to start; in reply state age, experience, and references. Address D P 230. Tribune.

50. STENOGRAPHER — STATE EXPERIENCE, salary wanted, speed; South Side concern. This position will be more than just taking dictation and transcribing for the one that makes good. Address F P 290, Tribune.

51. BOOKKEEPING AND GENERAL OFFICE WORK — Neat young woman; wages beginning at \$10 per week. State experience, if any. Address E 291, Tribune.

52. BOOKKEEPER — WITH SOME KNOWLEDGE OF typewriting, salary \$12 per week. Apply at once. Room 1602, 105 S La Salle St.

53. Write to your teacher, asking if you may use his name as reference in applying for a position.

PART FIVE

THE FILING OF LETTERS AND PAPERS

THE diagram on the opposite page shows the number and nature of the letters necessary in doing so simple a thing as making a sale by correspondence. This routine is repeated many times daily in houses doing business by mail. Any letter among the thousands that thus accumulate may be needed at any time. It is therefore necessary that each letter received, and a copy of its answer, be so filed that it can be found instantly.

FORMERLY, copies of all out-going letters were made with the letter press in a "letter-book." This custom had the disadvantage of not keeping together the letter and its answer. Most houses now make a carbon copy of each out-going letter and attach this copy to the letter to which it is the answer. The incoming letter and its answer are then filed away together.

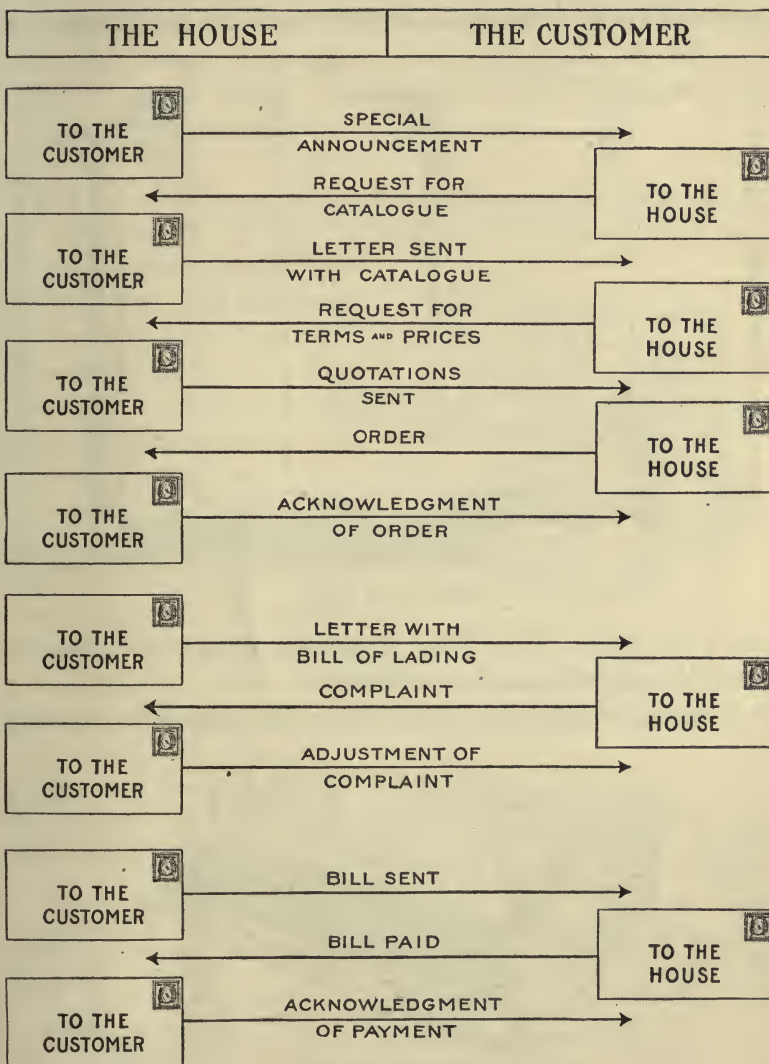
The most important methods of filing are: —

- (1) By name.
- (2) By locality (geographically).
- (3) By subject.

Methods may differ in detail, but they are all modifications or combinations of these three.

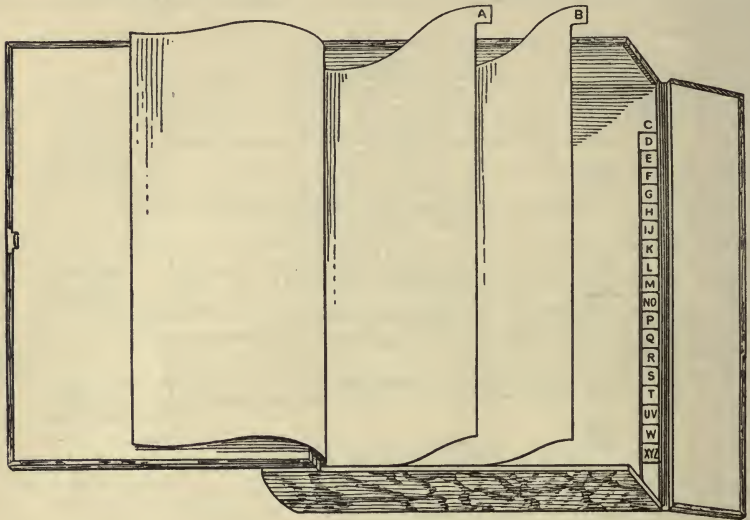
THE simplest method of filing by name (name of the writer of the in-coming letter) uses the flat file.

This is usually a box about 11 inches by 14 inches in size with 26 leaves — one for each letter in the alphabet. The letter with its answer is filed under the initial letter of the



CORRESPONDENCE NECESSARY IN A SALE BY LETTER

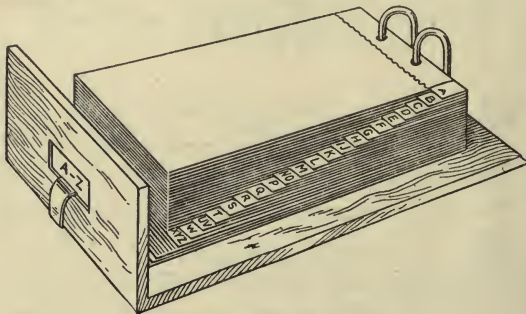
correspondent's surname. (See illustration below.) For example, a letter from A. C. Brown would be filed under the



THE FLAT FILE

letter B, and a letter from Anderson, Brown & Company would be placed under A in the file.

In using the Shannon system, the letter or paper is punched



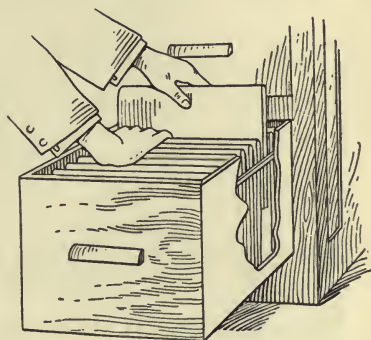
THE SHANNON FILE

so that it may be slipped on the posts and thus held in position, as shown in the illustration. Suppose a letter from the

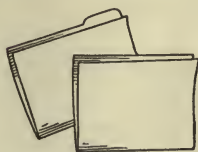
Empire Shoe Company is to be filed; all the papers and the guides down to the letter E are turned back, leaving the E on top. The clasps are removed from the posts, the letter is placed in position, and the papers and guides are returned to their original positions.

THE vertical file, in which the papers and letters are kept on edge instead of flat, is now being widely used and is gradually displacing all other filing devices. It is known also as the "Large Drawer" system, from the fact that the large drawer of the desk was first used for this method of filing.

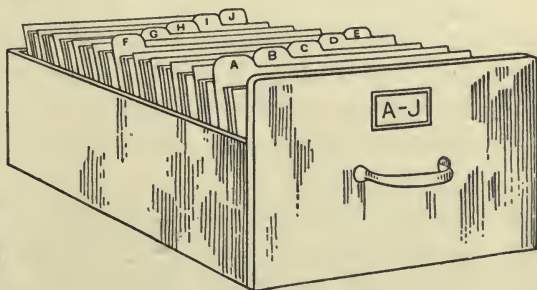
A folder (see illustration below) about the size of a sheet of letter paper is provided for each correspondent, into which is put all the correspondence with him. All letters and answers, the outgoing letter being always represented by a carbon copy, are thus kept together and are in shape for ready reference.



"LARGE DRAWER" FOR FILING



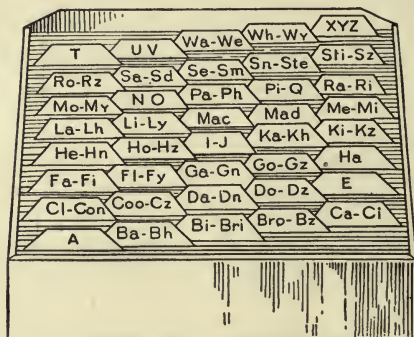
FOLDERS



SECTION OF A FILE

In this way the correspondence with one correspondent is kept separate from that with any other.

This folder, containing the correspondence, is filed behind its proper letter in the guides, as is the case with the flat files. For example, the folder containing the correspondence with The Jordan Marsh Company would be filed behind the guide card "J" in the deep drawer or the filing cabinet.



SUBDIVIDED GUIDE CARDS

The alphabetical guide cards may be subdivided to facilitate easy reference. (See illustration.)

Should the correspondence with any firm be unusually large, the contents of the folder may be subdivided by months, by the insertion of monthly guide cards into the folder.

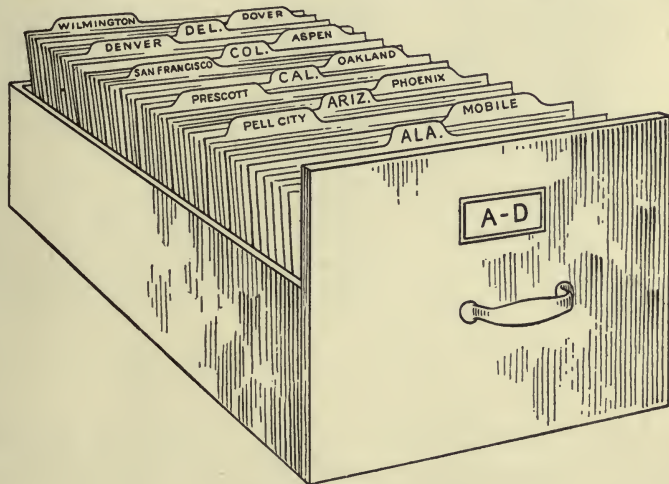
As the bulk of the correspondence increases, additional files or cabinets may be added, thus providing for almost unlimited expansion. When the files are filled, the contents are transferred to the permanent files, where they are kept for from two to five years before being destroyed.

THE numerical system of filing, in which each correspondent is assigned a number, is sometimes used, especially where the bulk of the correspondence is large. The folders are numbered and filed numerically. This necessitates an alphabetical card index, each correspondent having a card bearing his name and address as well as his file number. When a letter is needed, reference must be made to the alphabetical

file to find the number of the folder, which can then be found in the numerical file. For example, we wish to refer to a letter from Howe & Johnson. We turn to H in the card index (alphabetically arranged) and find Howe & Johnson's card and see that their file number is, say, 3008. We then turn to 3008 in the numerical file and instantly find the folder containing the desired letter.

The numerical file is the same as the alphabetical file except that the guide cards are numbered instead of lettered.

FILING by location necessitates guide cards with the names of the states (or foreign countries) printed upon them.

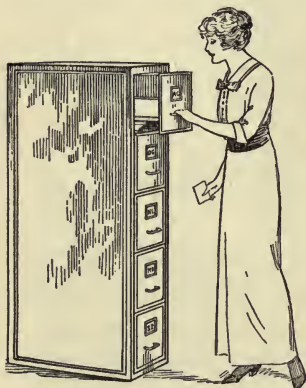


FILING BY LOCATION

With these there must be guides bearing the names of the cities in which your correspondents live. These are placed alphabetically under the states in which they belong. When there are a number of correspondents from the same city, their folders are arranged alphabetically under that city. This gives an alphabetical arrangement for the states and the cities in each of the states, as well as for the correspondents.

For example, to find a letter from Frazier Brothers, St. Louis, Mo., we turn to the section marked "Missouri," then to its subdivision marked "S," under which "St. Louis" will be found; then under "F" in the "St. Louis" division we will find the Frazier Brothers correspondence.

FILING by subject is used when the subject treated is of more importance than the name of the writer. The principal guide cards are marked according to the subjects about



BUT ONE SECTION OF THE
FILE



IT CAN BE EXPANDED TO ANY
SIZE

which the information is to be kept. Letters and circulars bearing upon a given subject are filed together, regardless of the names of the senders. With this must be used an alphabetical card index of the correspondents, to indicate the location of each letter.

APPENDIX

GLOSSARY OF BUSINESS TERMS AND EXPRESSIONS

NOTE.—This list does not include the very common terms generally understood, nor terms so uncommon as to be accounted strictly “technical.”

- Abstract.** An abridgment or synopsis.
- Abstract of title.** A summary of the evidences of ownership.
- Acceptance.** A draft, the payment of which has been promised by the one on whom it is drawn. This is indicated by the word “Accepted” or “Good” and the signature of the drawee, written on the face of the draft.
- Accommodation paper.** A loan of credit by the exchange of notes; a note given to accommodate or to facilitate credit.
- Account current.** An open or running account; a detailed statement of the items composing it.
- Account sales.** An itemized statement of sales and expenses, rendered by a commission merchant.
- Accrued.** Accumulated, as interest.
- Acknowledgment.** A declaration made before a notary public or other qualified officer; also, the officer’s certificate attesting such declaration.
- Administrator.** A man who cares for and settles the estate of one who died without having made a will.
- Administratrix.** Feminine of *administrator*.
- Adverse possession.** The holding of property by some one other than the lawful owner.
- Affidavit.** A written statement made under oath.
- Against documents.** See **DRAW AGAINST DOCUMENTS**.
- Agent.** One who acts for another by authority from him.
- A 1.** Of first grade or quality.
- Assignee.** One to whom property is transferred for the benefit of the creditors.
- Assignment.** The transfer of property to the assignee for the benefit of the creditors.
- At sight.** Payable when presented or seen (usually referring to the time of payment of drafts).
- Attachment.** A seizure of property by legal process.
- Attorney.** One (not necessarily a lawyer) authorized to act for, or in place of, another.
- Audit.** The examination of the accounts of a business by an accountant or auditor.
- Auditor.** One appointed to examine accounts.
- Bankrupt.** Unable to pay, or legally discharged from paying.
- Bear.** One who anticipates, or works for, lower prices; applied to members of the stock exchange.
- Bed-rock price.** Lowest possible price.
- Bill of lading.** The receipt of a transportation company, containing a list of the goods, and conditions of shipment.

- Bill of sale.** A writing given by the seller of personal property to the buyer.
- Blanket insurance.** A form of life or accident insurance insuring a group of men.
- Bona fide.** In good faith.
- Bonanza.** Exceptionally profitable (from the name of an unusually profitable gold mine).
- Bond.** A written obligation under seal; a written promise of a government or corporation, given as security for money borrowed.
- Bonus.** Something given in addition to what is strictly due.
- Book accounts.** Accounts that are recorded in the books of a concern, and secured by an oral promise, merely.
- Booked.** Entered in the books; usually applied to orders.
- Bottom prices.** Lowest prices.
- Bradstreet.** A publisher (in New York City) of mercantile agency reports. See **COMMERCIAL AGENCIES**.
- Broker.** An agent between buyer and seller; a dealer on the stock exchange.
- Bucket shop.** An office run by an irresponsible broker.
- Bull.** One who anticipates, or works for, higher prices; applied to members of the stock exchange.
- Buyer's option.** A privilege relieving a buyer from receiving an article until a specified time, but granting him the privilege of demanding it within the time specified in the contract or on one day's notice.
- Call.** A privilege, which one party buys of another, to receive certain stock, grain, etc., at a specified date.
- Capital.** The money and other property invested in a business.
- Cash.** See **TERMS CASH**.
- Cashier.** One having charge of money.
- Cashier's check.** A check or bank draft drawn by a cashier of a bank on another bank.
- Certified check.** A check that has been vouched for by the bank upon which it is drawn, thus making the bank security for its payment.
- Chattel.** Property (usually applied to movable property).
- Chattel mortgage.** A mortgage on movable property.
- Cheap money.** Money obtainable at a low rate of interest.
- Claim.** The right to claim or demand something; a claim enforceable at law.
- Clearing House.** An institution where daily settlements are made between banks, by offset or exchange of checks, drafts, etc., the difference between such exchanges being paid in cash.
- Client.** One who submits his claim to the management of a legal adviser.
- Collateral.** A security, not a part of, but related to, the main matter or contract.
- Commercial agencies.** Agencies that collect and summarize data concerning the character, ability, and financial standing of a business man or organization, and furnish the results to the subscribers of their publications.
- Commercial paper.** Notes, drafts, etc.; paper that contains an order or promise to pay.
- Common carrier.** A person or company whose business it is to transport passengers or merchandise.
- Common stock.** Stock that entitles the owner to a dividend after the dividends on the preferred stock have been paid.
- Consigned.** Shipped to consignee.

Consignee. The one to whom goods are shipped.

Consignor. The shipper.

Conveyance. An instrument in writing by which the title of property is conveyed from one person to another.

Corner. The control of all, or a majority, of a given commodity.

Coupon. A certificate of interest attached to a bond, and entitling the holder to the interest due.

Covering the account. Payment of the account in full.

Credit man. The man who has charge of the granting of credit to new customers and the supervision of credits generally.

Credit memorandum. A notice of an allowance, or rebate, sent to the purchaser.

Cumulative. Increasing by successive additions.

Deadhead. Without charge for transportation.

Deed. An instrument conveying the ownership of real estate.

Defence. The defendant's answer or plea; the method of proceeding adopted by the defendant to protect him against the plaintiff's action.

Defendant. The one against whom suit is brought.

Dishonor. The refusal to accept or pay a draft or other commercial paper, by the person on whom it is drawn.

Dispatch. A telegraphic message.

Dispatch. To send by common carrier.

Dissolution. The disbanding or dissolving of a partnership or corporation.

Dividend. Profits divided among stockholders in proportion to the shares held.

Draw. To draw a draft.

Draw against documents. In shipping goods to a stranger before receiving payment, a draft is drawn on him and sent with bill of lading to a bank (usually) in the drawee's city; upon payment of draft the bill of lading (without which he cannot get possession of the goods) is delivered to the purchaser.

Draw against one's account. To draw a draft for part of, or all, money due from the debtor.

Draw at sight. To draw a sight draft.

Draw on you. Used in notifying a debtor that you will draw, or have drawn, a draft on him.

Drawee. The one on whom the draft is drawn.

Drawer. The one who draws the draft.

Drayage. Charges for hauling goods.

Dun's or Dun's report. The rating reports published by Dun's mercantile agency. See **COMMERCIAL AGENCIES**.

Elevator (in agricultural districts). A building for the storage of grain.

Enclosure (also **Inclosure**). Anything enclosed in the envelope with the letter; e.g., bill, check, price list, etc.

Encumber. To load with debts or other legal claims; as, to *encumber* an estate with mortgages.

Endorse (also **Indorse**). To write one's name on the back of a negotiable paper, for the purpose of transferring it.

Error letter. A letter calling attention to an error.

Even date. Present date. Used in speaking of a letter received on the same date on which it was written; as, "Your letter of *even date*."

Execution. The carrying out of a judgment or order of the court.

- Extension.** An allowance of further time on a bill or a contract.
- Falling market.** Prices on the decline.
- Favor.** Letter (not in good usage).
- Flat rate.** A fixed rate; i.e., without discounts or rebates.
- Flurry.** A small panic.
- Folio.** Page.
- Follow-up.** In correspondence, referring to a series of related letters sent to prospective customers, together with a record of letters sent and their results.
- Foreclosure.** The proceeding necessary to sell mortgaged property to satisfy a mortgagee's claim.
- Forgery.** The writing of another's name as a signature, or the altering of a document with fraudulent intent.
- Fours (or 4's).** Designation of a bond at 4% interest; see U.S. 4's.
- Franchise.** A right or privilege granted by a city or state to an individual or a corporation.
- Gilt-edge (or -edged).** Exceptionally good; frequently used in reference to investments.
- Going business.** A business in normal condition; not insolvent.
- Good will.** The value, in business, of established reputation.
- Gross total.** Gross weight; i.e., including the box, or crate, and contents.
- Guaranty.** An agreement by which one person promises to answer for the debt or default of another.
- Honor.** To accept a draft, or to pay it when due.
- Indorse.** See **ENDORSE**.
- In-freight.** Incoming goods, or money paid for the transportation of same.
- Innocent purchaser.** The endorser of negotiable paper who receives it for value and without knowledge of possible previous defects of title.
- In stock.** On hand.
- Invoice.** A bill of goods bought.
- Jobber.** One who buys from importers or manufacturers and sells to wholesalers or retailers.
- Judgment.** A decree of court directing the payment of a given debt.
- Knockdown.** The parts of a machine, piece of furniture, etc., which have been assembled, but not yet put together or set up; or, which have been taken apart for transportation. Or, the article constructed to be so taken apart.
- Lake and rail.** Partly by lake steamer and partly by railroad.
- Lapsed policies.** Policies canceled because of failure of the insured to pay premium.
- Lease.** A contract of rental.
- Legal tender.** Lawful money; a proper offer of payment.
- Letter of credit.** A letter issued by a bank and addressed to a banker, directing the payment of money to the holder of the letter; used by travelers.
- Lien.** A legal claim.
- Limited partnership.** A partnership in which one, or more, of the members has only a limited liability; i.e., is liable for the debts of the firm only to a certain amount, usually the amount of his investment. This limitation cannot, however, apply to all the partners.
- Liquidate.** To determine by agreement or by litigation the exact amount due. To pay off an indebtedness.

- List price.** The price at which goods are listed or marked for sale. Variations in price are indicated by discounts.
- Long.** One who holds stock or grain for a rise in price.
- Manifest.** A list of a ship's cargo, with all the necessary specifications, to be exhibited at the customhouse.
- Margin.** Money deposited with a broker or a money lender to insure him against loss.
- Mature.** To become due.
- Mercantile agencies.** See **COMMERCIAL AGENCIES.**
- Mortgage.** A conditional transfer of the title of real estate or personal property as security for debt.
- Motion (in law).** An application to a court or judge, to obtain an order or ruling directing some act to be done in favor of the applicant.
- Negotiate.** To transfer by endorsement; to treat with another; or to try to effect an agreement.
- Net.** Without further deductions; clear of all deductions.
- Net cash.** The amount actually paid or to be paid.
- Notary or Notary public.** A public officer who takes acknowledgments. See **ACKNOWLEDGMENT.**
- On account.** To be paid for later; (of debts) secured by oral promise only.
- On order.** Ordered but not yet received.
- On 30 days.** To be paid for in 30 days; e.g., "To sell on 30 days time."
- Open account.** A running account; unsettled and active account.
- Operating expense.** Charges or costs, incurred in the regular transaction of business.
- Outlawed.** Beyond the privilege of legal enforcement or judgment; especially by having run beyond the time limit.
- Output.** The total product of the plant.
- Outstanding accounts.** Unpaid book accounts.
- Overdrawn.** Drawn in excess of the amount on deposit.
- Overhead expenses, or Overhead charges.** Expenses of a business which are general in their nature and not chargeable to any particular department; e.g., administrative expenses, lighting, heating, etc.
- Overs and shorts.** More articles and fewer articles than are called for on the list.
- Paper.** Notes, drafts, checks, etc.
- Par.** Face value.
- Party.** One entering, or having, contract relations. Improperly used for *person*.
- Pawnbroker.** One whose business is to lend money on personal property which is left in his possession as security.
- Petty cash book.** A book in which minor cash items are recorded.
- Plant.** The machinery, apparatus, fixtures, etc., used in carrying on a mechanical or other industrial business, or a trade. A workshop or similar complete equipment.
- Point.** When used in connection with stocks, it usually means one dollar per share, or 1%.
- Pool.** A combination of buyers who invest their capital as one person; an agreement among business concerns to fix uniform prices.
- Power of attorney.** The authority to act for another.
- Premium.** Money paid for insurance.
- Prepaid.** Paid before the due date.

- Protest.** A legal notice of refusal to pay money or accept a draft.
- Put.** A privilege which one party buys of another to deliver ("put") to him a certain amount of stock, grain, etc., at a certain price and date. (*Broker's Slang.*)
- Put and call.** The privilege of buying or selling as the holder (of a "put and call" contract) chooses, at fixed price and date.
- Quotations.** The published prices of stocks or other commodities.
- Rate slip.** A small list of rates or charges.
- Rebate.** A reduction or return of a part of the price paid.
- Receiver.** A person appointed by the court to take charge of, and close up, the affairs of a business.
- Release.** The giving up of some right or claim.
- Repeated message.** A telegraphic message sent back from office of delivery for verification.
- Replevin.** An action (legal process) to recover possession of goods wrongfully taken or detained.
- Reserve.** Funds kept on hand to meet liabilities.
- Route.** The railroads or steamship lines, or both, by which goods are shipped.
- Securities.** Stocks or similar property given to secure a debt.
- Seller's option.** A privilege allowing the seller of stock (sold at a certain price to be delivered on a certain future date) to deliver it, on one day's notice, at any previous time at the market price.
- Set-off.** A cancellation of opposing debts. In case of the debtor and the creditor having claims against each other, the smaller debt cancels its equivalent in the larger one.
- Short.** One who sells for future delivery what he does not own, but hopes to buy at a lower price.
- Short-extend.** To enter individual amounts in the explanation column to be totaled and entered in the money column.
- Sinking fund.** A fund set aside for some specific purpose, as for the payment of some obligation to mature in the future.
- Sixes** (written 6's). See U.S. 4's.
- Sliding scale.** A variable scale of wages or prices, up or down according to time, quantity, etc.
- Slow-pay.** Usually behind in payments.
- Solvent.** Able to pay in full.
- Spender.** One who spends money freely without sufficient regard for his creditors.
- Spot cash.** Cash with order or at time of delivery.
- Sundries.** Many small or different items.
- Syndicate.** A combination of capitalists who unite their resources to further some financial project.
- Tare.** The weight of the box, barrel, or packing.
- Tariff.** A tax or duty levied on imports; a schedule of rates.
- Tender of payment.** A valid offer of payment.
- Terms cash.** Quoted at the cash price, though the cash is not paid until the goods are delivered.
- Tickler.** A book or form arranged for record of commercial paper according to the due date; a reminder.
- Title.** Right in, or ownership of, property.
- Trace.** To send a tracer.

Tracer. A notice sent to the proper agents of a carrying company, directing that a search be made for goods lost in shipment.

Trade. A group of customers considered collectively.

Trade discount. A series of discounts, as, 10, 10, and 5%, off the list price.

Turnover. That part of the capital of a concern available for the purchase of goods or materials which are in turn convertible into cash.

Underwriter. An insurance company.

Upkeep. The act or expense of keeping up or maintaining.

U.S. 4's 1920. U.S. bonds bearing 4% interest and maturing in the year 1920.

Valid. Binding, or good, at law.

Void. Not binding at law.

Voucher. A book or paper that verifies the accuracy of accounts, receipts, checks, or other papers showing payment.

Warranty. Security; warrant; guaranty.

Watered stock. Stock increased in value without corresponding increase in the assets represented by it; i.e., stock raised to a fictitious value.

Way bill. A description of goods shipped, containing also shipping directions.

Way off. Much lower than usual; in little demand (applied to prices).

Wired. Sent by telegraph.

Working capital. The funds available for carrying on a business.

BUSINESS ABBREVIATIONS AND SYMBOLS

NOTE.—This list includes the abbreviations in common use. Those generally familiar have been omitted; e. g., bu., qt., etc.

a @. At.	Clk. Clerk.
^a /c. Account, or on account.	^c /. Care of.
Acct. Account.	C.O.D. Cash (or collect) on delivery.
Acct. Cur. Account current.	Coll. Collection.
Acct. Sales. Account sales.	Com. Commission, commerce.
Ad., Adv't. Advertisement.	Cong. Congress.
Admr. Administrator.	Cor. Coroner.
Admx. Administratrix.	C.P.A. Certified public accountant.
Agt. Agent.	Cr. Credit, creditor.
Am't. Amount.	cwt. Hundredweight.
Atty. Attorney.	
Av. Average.	D. (usually d.) Pence.
	Def't. Defendant.
Bal. Balance.	Dft. Draft.
B.B. Bill Book.	Dis., Disct. Discount.
bbl. Barrel.	Dist. District.
B'd., B'ds. Board, boards.	do. The same, ditto.
bd. Bundle.	Dr. Debit, debtor.
B'k. Bank.	Ds. Days.
B/L. Bill of lading.	
Bldg. Building.	Ea. Each.
B.O. Buyer's option.	E.E. Errors excepted.
Bot. Bought.	e.g. For example.
B. Pay. Bills payable.	E. & O.E. Errors and omissions ex-
B. Rec. Bills receivable.	cepted.
Brot. Brought.	E.O.D. Every other day.
bx. Box.	et al. (Latin, <i>et alii</i> .) And others.
	Ex. Example.
C. One hundred.	Ex. Com. Executive Committee.
c. or c. Cent, cents.	Exch. Exchange.
Cash. Cashier.	Exp. Expense.
C.B. Cash book.	
Chgd. Charged.	Far. (usually far.) Farthing.
C.I.F. Cost, insurance, and freight.	F.C.B. Folio Cash Book.
C'k. Check.	Fig. figure, or figures.
Cld. Cleared.	F.O.B. or f.o.b. Free on board.

Fol. Folio.
 For'd. Forward.
 Fr. (usually fr.) Franc.
 Fr't. Freight.
 F'w'd. Forward, or forwarded.

G.F.A. General Freight Agent.
 G.P.A. General Passenger Agent.
 gro. gross.

Hd. Head.
 Hlf. Half.
 H.P. or h.p. Horse power.

I.B. Invoice Book.
 Incog. (incognito). Unknown.
 Ins. Insurance.
 inst. This month.
 Int. Interest.
 Inv. Invoice.
 Inv't. Inventory.

J.F. Journal folio.
 Jour. or J. Journal.
 J.P. Justice of the Peace.

kg. Keg.

L.B. Letter Book.
 L.C.L. Less than carload lot.
 Ledg. Ledger.
 L.F. Ledger folio.
 Ltd. Limited.

M. One thousand.
 Meas. Measure.
 M.C. Member of Congress.
 Mdse. Merchandise.
 Mem. Memorandum.
 Mfg. Manufacturing.
 Mfr. Manufacturer.
 Mgr. Manager.
 Mme. Madam.
 M.P. Member of Parliament.
 MS. or Ms. Manuscript.
 MSS. or Mss. Manuscripts.

N.B. Take notice.

O.K. All right.

P. or p. Page.
 Payt. Payment.

pc. Piece.
 P.C.B. Petty Cash Book.
 pcs. Pieces.
 Pd. Paid.

Per an. (Latin *per annum*.) For a year,
 yearly.

pkg. Package.

Pltf. Plaintiff.

Pp. or pp. Pages.

pr. Pair.

Prem. Premium.

pro tem. (Latin *pro tempore*.) For the
 time.

prox. (Latin *proximo*). Next month.

P.S. Postscript.

qr. Quire.

Rec'd. Received.

Rec't. Receipt.

Ret'd. Returned.

R.R. Railroad.

Ry. Railway.

S.B. Sales Book.

Schr. Schooner.

Sec. Secretary.

Shipt. Shipment.

Sld. Sailed.

S.O. Seller's option.

Stor. Storage.

Str. Steamer.

Sunds. Sundries.

Sup't. Superintendent.

T. Ton.

T.F. Till forbidden.

Ton. Tonnage.

Tp. Township.

Tr. Transpose.

Treas. Treasurer.

ult. (Latin. *ultimo*.) Last month.

V. Five hundred.

v. or vs. (Latin *versus*.) Against.

viz. Namely.

Vol. Volume.

W/B. Way Bill.

Wt. Weight.

% Percent.

Used for "number" when written before a numeral and for "pounds" when written after a numeral.

$1^1 = 1\frac{1}{2}$.

$2^2 = 2\frac{2}{4}$ or $2\frac{1}{2}$.

$2^3 = 2\frac{3}{4}$.

' = Feet.

" = Inches.

✓ = Check mark.

POSTAL INFORMATION

POSTAGE STAMPS

Denominations. Postage stamps are issued by the Department in the following denominations: 1, 2, 3, 4, 5, 6, 8, 10, 15, and 50 cent, 1 dollar, 10 cent special delivery and 10 cent registry.

Books of Postage Stamps. One and 2 cent postage stamps bound in book form are on sale at post-offices at an advance of 1 cent per book over the postage value, as follows: —

Books of

24 1-cent stamps.....	25 cents
96 1-cent stamps.....	97 cents
12 2-cent stamps.....	25 “
24 2-cent stamps.....	49 “
48 2-cent stamps.....	97 “

Good for Postage. All postage stamps issued by the United States since 1860 are good for postage. United States postage stamps are good for postage in Guam, Hawaii, Porto Rico, and Tutuila, but not in the Philippine Islands, or in the Panama Canal Zone. Postage stamps of the Philippine Islands or Canal Zone are not good for postage on matter mailed in the United States.

Postage-due stamps are used by postmasters to witness the collection of postage on short-paid matter, and are not sold to the public.

Not Redeemable or Exchangeable. Postage stamps are neither redeemable from the public nor exchangeable for those of other denominations or for any other stamped paper.

Perforating of Stamps. For the purpose of identification only, and not for advertising, postage stamps may be punctured or perforated by letters, numerals, or other marks or devices, but the punctures or perforations shall not exceed one thirty-second of an inch in diameter and the whole space occupied by the identification device shall not exceed one-half inch square.

Overlapping Stamps. When postage or special delivery stamps are so affixed to mailable matter that one overlies another, concealing part of its surface, the stamp thus covered will not be taken into account in prepayment.

Stamps Cut. Stamps which have been cut or otherwise severed from postal cards, embossed United States stamped envelopes, or newspaper wrappers, are not redeemable nor good for postage.

Mutilated or Defaced Postage Stamps. Mutilated or defaced postage stamps are not good for postage.

Not Good for Postage. Postage-due stamps, 10-cent special delivery and 10-cent registry stamps, mutilated or defaced stamps cut from embossed United States stamped envelopes or newspaper wrappers, or from postal cards, are not good for postage.

Currency. Postmasters are not required to receive more than 25 cents in copper or nickel coins in any one payment. Postmasters are expected to make change as far as possible, but must not give credit for postage.

POSTAL CARDS

Postal cards are furnished at the postage value represented by the stamp impressed thereon; single postal cards for domestic and foreign correspondence at 1 cent and 2 cents each respectively, and reply (double) postal cards at 2 cents and 4 cents each respectively.

Additions. Postal cards issued by the Post-office Department may bear written, printed, or other additions as follows:—

Addresses upon postal cards may be either written or printed or affixed thereto, at the option of the sender.

Advertisements, illustrations or writing may appear on the back of the card or upon the left third of the face.

The face of the card may be divided by a vertical line placed approximately $\frac{1}{3}$ of the distance from the left end of the card; the space to the left of the line to be used for the message, but the space to the right for the address only.

International Postage Cards. The United States international 2-cent single and reply postal cards should be used for correspondence with foreign countries, except Canada, Cuba, Mexico, Republic of Panama, and the City of Shanghai, to which the domestic single and reply cards are mailable; but when these international cards can not be obtained it is allowable to use the United States domestic 1-cent single and reply postal cards with 1-cent United States adhesive postage stamps attached thereto.

Not Returnable. Postal cards are treated in all respects as sealed letters, except that when undeliverable to the addressee they are not returned to the sender.

Remailing. Used postal cards which conform to the conditions prescribed for postal cards, when remailed, are subject to a new prepayment of 1 cent postage.

Reply Postal Cards. Either half of a reply domestic postal card may be used separately. Such postal cards should be folded before mailing, and the initial half should be detached when the reply half is mailed for return.

POST CARDS (PRIVATE MAILING CARDS)

Transmissible, When and Where. Post cards manufactured by private parties, conforming to the requirements of the Postal Laws and Regulations and bearing either written or printed messages, are transmissible without cover in the domestic mails (including the possessions of the United States), and to Canada, Cuba, Mexico, Republic of Panama and Shanghai, China, at the postage rate of 1 cent each, and in the foreign mails at the rate of 2 cents each, prepaid by stamps affixed.

Advertisements and illustrations may appear on the back of the card and on the left half of the face.

Under Cover, Rate. Cards mailed under cover of sealed envelopes (transparent or otherwise) are chargeable with postage at the first-rate class; if enclosed in unsealed envelopes, they are subject to postage according to the character of the message— at the first-class rate if wholly or partly in writing, or the third-class rate if entirely in print; and the postage stamps should be affixed to the envelopes covering the same. Postage stamps affixed to matter enclosed in envelopes can not be recognized in payment of postage thereon.

STAMPED ENVELOPES

Denominations and Sizes. The Department issues twelve different sizes of stamped envelopes, the smallest $2\frac{1}{2}$ by $5\frac{1}{4}$, the largest $4\frac{3}{8}$ by $10\frac{1}{8}$ inches. The denominations are 1, 2, 4, and 5 cent.

Stamped newspaper wrappers are issued in 1-cent and 2-cent denominations and in two sizes.

Return Card. When stamped envelopes are purchased in lots of 500 or its multiple, of a single size, quality, and denomination, the Department will, upon request through the purchaser's post-office, print his return card. Such cards are not printed on newspaper wrappers or postal cards.

Redemption. Uncanceled and spoiled stamped envelopes presented in a substantially whole condition will be redeemed by postmasters at their face value only in postage stamps, stamped envelopes, or postal cards; but stamped envelopes bearing a printed return card will be redeemed only from the original purchaser. Stamped envelopes and newspaper wrappers which bear no printing indicating the original purchaser may be redeemed when presented by any responsible person.

Avoid delay by depositing mail as soon as it is ready, thus insuring prompt dispatch. Much mail is deposited just at the close of the business day, and frequently such congestion follows that all of it can not be distributed in time to be given the first dispatch.

WRAPPING OF MAIL MATTER

Examination. Second, third and fourth class matter must be so wrapped or enveloped that the contents may be examined easily by postal officials. When not so wrapped, or when bearing or containing writing not authorized by law, the matter will be treated as of the first class.

Harmful Articles. Articles of the fourth class not absolutely excluded from the mails, but which, from their form or nature, might, unless properly secured, destroy, deface, or otherwise damage the contents of the mail bag, or harm the person of any one engaged in the postal service, may be transmitted in the mails when packed in accordance with the postal regulations.

UNMAILABLE MATTER

Definition. Unmailable domestic matter — that is, matter which is not admissible to the United States mails for dispatch or delivery in the United States or in any of its possessions — includes: —

Address Defective. All matter illegibly, incorrectly, or insufficiently addressed.

Postage not Prepaid. All transient second-class matter and all matter of the third or fourth class not wholly prepaid, and letters and other first-class matter not prepaid one full rate — 2 cents.

Overweight. All matter weighing over four pounds, except second-class matter and single books. This does not apply to parcel-post matter.

Poisons, Liquors, etc. All matter harmful in its nature, as poisons, explosive or inflammable articles, matches, live or dead (but not stuffed) animals, and reptiles, fruits or vegetables liable to decomposition, guano, or any article

exhaling a bad odor, vinous, spirituous, or malt liquors, and liquids liable to explosion, spontaneous combustion, or ignition by shock or jar.

Obscene and Indecent. All obscene, lewd, or lascivious matter, and every article or thing intended, designed, or adapted for any indecent or immoral purpose, or matter of a character tending to incite arson, murder, or assassination.

Defamatory, Dunning, etc. Postal, post, or other cards mailed without wrappers, and all matter bearing upon the outside cover or wrapper any delineation, epithets, terms, or language of an indecent, libelous, defamatory, threatening, or dunning character, or calculated by the terms or manner or style of display, and obviously tended to reflect injuriously upon the character or conduct of another.

Tinsel, Glass. Post cards and postal cards, bearing particles of glass, metal, mica, sand, tinsel, or other similar substances, are unmailable, except when enclosed in envelopes tightly sealed to prevent the escape of such particles, or when treated in such manner as will prevent the objectionable substance from being rubbed off.

Lottery and Fraud. All matter concerning any lottery, so-called gift concert, or other enterprise of chance, or concerning schemes devised for the purpose of obtaining money or property under false pretenses.

COLLECTION OF MAIL

City Collections. At offices where city delivery is in operation mail is collected from street letter boxes. Carriers while on their routes will receive letters with postage stamps affixed handed them for mailing, and also small packages on which the postage is fully prepaid, if this does not interfere with the prompt delivery of mail and collections from street letter boxes.

Rural Collections. Mail for dispatch will be collected from patrons' boxes on which a signal is displayed indicating that there is outgoing mail therein. Collections will also be made from such U.S. collection boxes as may be located along the route. Rural carriers will accept any mailable matter properly addressed and bearing the necessary postage, or accompanied by sufficient money to purchase the same, which may be personally tendered to be delivered or dispatched; except that mail matter tendered shall not be accepted in a town or village having a post-office if it is reliably ascertained that parties offering it intend by so doing to "boycott" the office to deprive it of legitimate revenue.

DELIVERY OF MAIL

Methods. Four methods are used for the delivery of mail: (1) The general delivery; (2) Through post-office boxes; (3) By carriers in cities where delivery service is in operation; (4) By rural and star route carriers. If patrons so direct, all mail intended for them, however addressed, will be delivered in one of these ways, but if such directions are not given, mail will be delivered as addressed. (See Special Delivery Service, page 167.)

General Delivery. The general delivery is intended for the use of only those patrons who are not permanently located or who can not, for good and sufficient reasons, receive mail in one of the other three methods of delivery.

Post-office Boxes. Boxes are provided for the convenience of the public in the delivery of the mail. The rental prescribed by the Department must be paid quarterly in advance.

An individual renting a box may have placed therein mail for his family, visitors, boarders, and employes who are members of his household, and mail addressed in his care.

A box rented by a firm may be used by all its members, by the members of their households, and by their employes.

A box rented by a corporation, association, or society, may be used for mail addressed to its officials.

Boxes rented by colleges, schools, or public institutions, if consistent with the rules and usage thereof, may be used for mail addressed to the officers, students, employes or inmates.

City Delivery. Mail will not be delivered by carriers above the second floor in office buildings not equipped with elevators, nor to the different rooms or suites on any floor of apartment houses whether or not they are equipped with elevators, nor to the side or back doors of houses. Mail will not be withdrawn in order to deliver it to persons calling at the post-office, after it has been distributed to carriers.

Rural Delivery. Mail is delivered by rural and star route carriers to individuals or firms who properly place on an established rural delivery or star route boxes for the receipt of the mail, as required by the postal regulations. Rural carriers may deliver mail to patrons on the road, provided their identity is known and the carriers will not be unduly delayed.

Addressed "In Care of —." Mail addressed to one person in care of another will be delivered to the first of the two persons named who may call for it, or to the address of the person in whose care it is directed, in the absence of other instructions.

Husband or Wife. Neither husband nor wife can control the delivery of mail addressed to the other against the wishes of the one to whom it is addressed.

Minors. The delivery of mail addressed to a minor is subject to the orders of the parent or guardian upon whom the minor is dependent.

Officials. Mail addressed to a public official, or to an officer of a corporation, by his title, will be delivered to the person actually holding the office designated in the address, the assumption being that the mail is intended for the officer as such.

SPECIAL DELIVERY SERVICE

Special delivery service is the prompt delivery of mail by messenger during prescribed hours to persons who reside within the carrier limits of city delivery offices, to patrons of rural service who reside more than one mile from post-offices but within one-half mile of rural routes, and to residents within one mile of any post-office.

How Obtained. This service is obtained by placing on any letter or article of mail a special delivery stamp (10 cents) or ten cents' worth of ordinary stamps in addition to the lawful postage. When ordinary stamps are used, the words "Special Delivery" must be placed on the envelope or wrapper, directly under but never on the stamps; otherwise the letter or article will not be accorded special delivery service.

Hours of Delivery. From 7 a.m. to 11 p.m. at city delivery offices, and from 7 a.m. to 7 p.m. at all other offices, or until after the arrival of the last mail, provided that be not later than 9 p.m. Special delivery mail is delivered

on Sundays and holidays as well as other days, if the post-office receives mail on Sundays.

RETURN OF MAIL

First Class. Letters and other mail of the first class, prepaid one full rate (2 cents); official matter and reply (double) postal cards, when undeliverable, will be returned to the sender without additional postage, provided such mail bears the name and address of the sender. Single postal cards and post cards (private mailing cards) will not be returned to the sender.

If the sender does not specify the number of days within which such mail shall be delivered, then it will be returned as follows: (a) After five days, if addressed to street and number in a city; (b) after ten days, if addressed "transient" or "general delivery" to a city; (c) after five days, if addressed for delivery by rural carrier; and (d) after fifteen days, if addressed to a fourth-class office and not intended for delivery by rural carrier.

Other Classes. If matter of the second class mailed by the public, and of the third and fourth classes of obvious value, is undeliverable, the postmaster will notify the sender of that fact; and such matter will be returned to the sender only upon new prepayment of postage. After notification of non-delivery such matter will be held not longer than two weeks, unless the office of mailing be so remote from the office of address that a response could not be received from the sender within that time.

UNDELIVERED MAIL

Advertised. All undelivered and unreturnable mail of the first class (except postal cards and private mailing cards) and valuable matter of the third and fourth classes are advertised by posting a weekly list in the post-office. A charge of 1 cent in addition to the regular postage is collected on advertised mail if delivered.

Dead Letters and Parcels. Letters and parcels which can not be delivered to addressees or returned to senders, are sent to the Division of Dead Letters for disposal.

Disposition. Letters are opened and returned to the writer, if practicable, except such as contain advertising matter only the return of which is not requested. If on opening letters valuable enclosures are found, a record is made, and if not returned at once to the owner, they may be reclaimed within one year from the date of their receipt in the Division of Dead Letters.

Postal cards and post cards are destroyed.

Copyright. Matter for copyright deposited with a postmaster for transmission to the Register of Copyrights, Washington, D.C., will be accepted for mailing free of postage; and when requested a receipt therefor will be given on a form furnished by the sender. Such matter, however, may not be sent by registered mail without prepayment of the registry fee.

Lists of Names. Postmasters and all others in the postal service are forbidden to furnish lists of names of persons receiving mail at their offices or give information as to the character, reliability or standing of the patrons.

REGISTRY SYSTEM

Object. The registry system provides greater security for valuable mail matter, which is accomplished by records, receipts and other safeguards in the

course of handling and the exercise of special care in delivery. Registered mails reach every post-office in the world.

What Matter should be Registered. All valuable letters and parcels, and others of no intrinsic value, for which a return receipt is desired or special care in delivery is essential, should be registered.

What Matter may be Registered — Where, and by Whom. Any matter admissible to the domestic mails or to the Postal Union mails (except "Parcel Post" packages for Barbados, Dutch Guiana, France, Great Britain, the Netherlands and Uruguay) may be registered. Domestic parcel-post packages may be insured but not registered. "Parcel Post" mail must be taken to the post-office and handed to the post-master or other official in charge to be registered, but any other class of mail, domestic or foreign, may be registered at any post-office or post-office station, by any rural carrier, and when sealed and not cumbersome on account of size, shape, or weight, by city carriers in residential districts.

Fee. The registry fee is 10 cents for each separate letter or parcel, in addition to the postage, either foreign or domestic, both postage and fee to be fully prepaid.

Registry Stamp. A registry stamp, specially designed for the purpose, which is not valid in payment of postage, should be used to prepay the registry fee, but ordinary postage stamps may also be used for this purpose.

Return Receipts. When an acknowledgment of delivery is desired, the envelope or wrapper of the registered article should be indorsed on the address side, by the sender, "Receipt desired," or with words of similar import.

Delivery by Carriers. City letter carriers deliver registered matter at the residence or place of business of addressee, and rural carriers do likewise, unless the residence or place of business is more than one-half mile from a rural route.

Undelivered Registered Mail. Undelivered domestic registered mail of the first class, and such mail of all classes of foreign origin, is returned to the sender without extra charge for registry fee or postage.

Forwarding. Registered mail may be forwarded before it has been once properly delivered without additional charge for registry fee upon the written request of the sender.

Indemnity for Lost Registered Mail. Indemnity will be paid on account of the loss of registered mail in the postal service.

Domestic Indemnity. (1) For the value of domestic registered mail of the first class (sealed) up to \$50, and (2) for the value of domestic registered mail of the third and fourth classes (unsealed) up to \$25.

Foreign Indemnity. (3) In any amount claimed, within the limit of 50 francs (approximately \$9.65).

Application for Indemnity. Reports of losses and application for indemnity should be made to the postmaster at the office of mailing, or at the office of address, with particulars of registration and a description of the contents of the article, and in cases of partial loss or rifling with the envelope or wrapper of the article.

MONEY ORDER SYSTEM

Application for Money Orders. A money order is obtained by filling in an application form at the post-office and presenting it at the money order window of the post-office or one of its stations. Money orders are issued for any desired

amount from 1 cent to one hundred dollars, and when a larger sum than one hundred dollars is to be sent additional orders may be obtained. There is no limit to the number of money orders which may be sent by one remitter in one day to the same person. If the applicant for a money order resides on a rural route application may be made through the rural carrier, who will furnish the necessary forms, and must give a receipt for the amount.

International Money Orders. At all of the larger post-offices and at many of the smaller ones international money orders may be obtained payable in almost any part of the world.

The fees for domestic money orders are:—

For orders from \$ 0.01 to \$ 2.50.....	3 cents.
from \$ 2.51 to \$ 5.00.....	5 cents.
from \$ 5.01 to \$ 10.00.....	8 cents.
from \$10.01 to \$ 20.00.....	10 cents.
from \$20.01 to \$ 30.00.....	12 cents.
from \$30.01 to \$ 40.00.....	15 cents.
from \$40.01 to \$ 50.00.....	18 cents.
from \$50.01 to \$ 60.00.....	20 cents.
from \$60.01 to \$ 75.00	25 cents.
from \$75.01 to \$100.00.....	30 cents.

The fees for foreign money orders, except those countries mentioned in the next paragraph, are:—

For orders from \$ 0.01 to \$ 2.50.....	10 cents.
from \$ 2.51 to \$ 5.00.....	15 cents.
from \$ 5.01 to \$ 7.50.....	20 cents.
from \$ 7.51 to \$ 10.00.....	25 cents.
from \$10.01 to \$ 15.00.....	30 cents.
from \$15.01 to \$ 20.00.....	35 cents.
from \$20.01 to \$ 30.00.....	40 cents.
from \$30.01 to \$ 40.00.....	45 cents.
from \$40.01 to \$ 50.00.....	50 cents.
from \$50.01 to \$ 60.00.....	60 cents.
from \$60.01 to \$ 70.00.....	70 cents.
from \$70.01 to \$ 80.00.....	80 cents.
from \$80.01 to \$ 90.00.....	90 cents.
from \$90.01 to \$100.00.....	\$1.00

Fees for foreign money orders when payable in Chile, France (including Algeria and Tunis), Greece, Netherlands, Norway and Sweden:—

For orders from \$ 0.01 to \$ 10.00.....	10 cents.
from \$10.01 to \$ 20.00.....	20 cents.
from \$20.01 to \$ 30.00.....	30 cents.
from \$30.01 to \$ 40.00.....	40 cents.
from \$40.01 to \$ 50.00.....	50 cents.
from \$50.01 to \$ 60.00.....	60 cents.
from \$60.01 to \$ 70.00.....	70 cents.
from \$70.01 to \$ 80.00.....	80 cents.
from \$80.01 to \$ 90.00.....	90 cents.
from \$90.01 to \$100.00.....	\$1.00

Repayment. A domestic order may be repaid at the office of issue within one year from the last day of the month of its issue. Repayment of the amount of an international order may also be effected after the consent of the country drawn on has been obtained.

Identification. The person presenting a money order for payment, or making inquiry relative to a money order will, if unknown, be required to prove his identity before payment will be made, or information concerning the money order will be given.

Indorsements. More than one indorsement on a money order is prohibited by law, but additional signatures may be affixed for the purpose of identifying the payee or indorsee, or of guaranteeing his signature.

Invalid Orders. A domestic order which has not been paid within one year from the last day of the month of its issue is invalid, but the owner may secure payment of the amount by making application to the Post-office Department through the postmaster at any money order office.

Lost Orders. When a domestic money order has been lost, the owner may, upon application through either the office at which the original was issued or the office on which it was drawn, obtain, without charge, a duplicate to be issued in its stead within one year from the last day of the month of issue.

POSTAL SAVINGS SYSTEM

Object. The Postal Savings System provides facilities for depositing savings at interest with the security of the United States Government for repayment.

Deposits. Any person of the age of ten years or over may become a depositor. The account of a married woman is free from any control or interference of her husband. No person can have more than one account at the same time.

An account can not be opened for less than \$1, nor can fractions of \$1 be deposited or withdrawn except as interest; but amounts less than \$1 may be saved for deposit by the purchase of 10-cent postal-savings cards and adhesive 10-cent postal-savings stamps. No person is permitted to deposit more than \$100 in any one calendar month nor to have a total balance to his credit at one time of more than \$500, exclusive of interest.

Privacy of Accounts. No person connected with the Post-office Department or the postal service is permitted to disclose the name of any depositor or give any information concerning an account except to the depositor himself, unless directed to do so by the Postmaster General.

Certificates. Depositors receive postal-savings certificates covering the amount of each deposit made. These certificates are valid until paid, without limitation as to time. Postmasters are not permitted to receive savings certificates for safe-keeping.

Interest. Interest will be allowed on all certificates at the rate of two per cent for each full year that the money remains on deposit, beginning with the first day of the month following the one in which it is deposited. Interest continues to accrue on deposits as long as the certificates remain outstanding.

Withdrawals. A depositor may at any time withdraw the whole or any part of his deposits, with any interest payable, by surrendering at his depository office savings certificates covering the desired amount.

Death of Depositor. Upon the death of a depositor, the balance to his credit may be withdrawn by his duly authorized executor, administrator, or other legal representative.

Bonds. Any depositor may, under certain conditions, convert the whole or a part of his deposits, in any multiple of \$20 up to and including \$500, into United States coupon or registered bonds, bearing interest at the rate of $2\frac{1}{2}$ per cent per annum, such bonds to be exempt from all taxes or duties of the United States, as well as from taxation in any form by or under State, municipal, or local authorities. Postal-savings bonds are not counted as part of the total balance of \$500 allowed to one depositor.

Service Free. No charge or fee is collected or required in connection with the opening of an account or the withdrawal of money deposited.

FOREIGN MAIL MATTER

RATES OF POSTAGE

The rates of postage applicable to articles for foreign countries are as follows:

	CENTS.
Letters for England, Ireland, Newfoundland, Scotland and Wales, per ounce	2
Letters for Germany by direct steamers, per ounce	2
Letters for all other foreign countries, and for Germany when not dispatched by direct steamers:	
For the first ounce or fraction of an ounce	5
For each additional ounce or fraction of an ounce	3
Single post cards (including souvenir cards), each	2
Reply post cards, each	4
Printed matter of all kinds, for each two ounces or fraction of two ounces ..	1
Commercial papers, for the first ten ounces or less	5
For each additional two ounces or fraction of two ounces	1
Samples of merchandise, for the first four ounces or less	2
For each additional two ounces or fraction of two ounces	1
Registration fee in addition to postage	10

CLASSIFICATION

Articles for or from foreign countries (except Canada, Cuba, Mexico, and the Republic of Panama, and the United States Postal Agency at Shanghai) are classified as "Letters," "Post Cards," "Printed Matter," "Commercial Papers" and "Samples of Merchandise." There is no provision in the Postal Union mails for merchandise other than samples.

Letters. When a package is prepaid in full at the letter rate it is treated as letter mail, provided it does not contain prohibited articles. Such packages may contain merchandise not sent as trade samples. Sealed or unsealed packages which appear to contain dutiable matter will be inspected by customs officers of the country of destination and the proper customs duties will be levied.

Post Cards. The United States international 2-cent single and reply post cards should be used for correspondence with foreign countries, except Canada, Cuba, Mexico, the Republic of Panama, and Shanghai, to which the domestic 1-cent single and reply post cards are mailable.

Printed Matter. Printed matter in the foreign mails is governed by substantially the same rules and conditions as in the domestic mails. (See page 101.)

Commercial Papers. This class includes all instruments or documents written or drawn wholly or partly by hand, which have not the character of an actual and personal correspondence.

Samples of Merchandise. Packages of miscellaneous merchandise in the regular mails for foreign countries (except Canada, Cuba, Mexico, Republic of Panama and Shanghai) are restricted to *bona fide* samples or specimens having no salable or commercial value in excess of that actually necessary for their use as samples or specimens.

Samples of merchandise must conform to the following conditions:—

(1) They must be placed in bags, boxes or removable envelopes in such a manner as to admit of easy inspection.

(2) They must not have any salable value nor bear any manuscript other than the name or profession of the sender, the address of the addressee, a manufacturer's or trade mark, numbers, prices and indications relating to the weight or size of the quantity to be disposed of, and words which are necessary to indicate precisely the origin and nature of the merchandise. Packages of samples of merchandise must not exceed twelve ounces in weight, twelve inches in length, eight inches in breadth and four inches in thickness.

Reply-coupon. There may be purchased at a post-office for 6 cents a reply-coupon, by means of which a person in the United States can furnish his correspondent in certain foreign countries with a postage stamp with which to prepay postage on a reply. The countries in which the reply-coupon is valid may be ascertained upon inquiry at a post-office.

Reply coupons issued by other countries are redeemable at United States post-offices in postage stamps to the value of five cents for each reply-coupon.

Prohibited Articles. All articles not admissible to the domestic mails are excluded also from the foreign mails.

The transmission of the following articles is absolutely prohibited in the mails for foreign countries under any circumstances; viz., publications which violate the copyright laws of the country of destination; packets (except single volumes of printed books for Canada, Cuba, Mexico, the Republic of Panama, Shanghai, and Salvador, and second-class matter for Canada, Cuba, Mexico, the Republic of Panama and Shanghai) which exceed four pounds six ounces in weight; and letters or packages containing coin, gold or silver substances, jewelry or precious articles. This prohibition against coin, etc., does not apply to Canada, Cuba, Mexico, the Republic of Panama, Shanghai, or those countries whose legislation does not prohibit their circulation in their domestic mails. So far as this Department has been advised, the conditions prescribed prevent the forwarding of the articles referred to in the mail for any country of the Postal Union except Canada, Cape Colony, Colombia, Denmark, Germany and the German Protectorates, Great Britain and certain British Colonies, Luxemburg, Peru, and Siam.

Prohibited articles, if mailed sealed against inspection, will not be delivered, although they reach their destination.

Miscellaneous Conditions. *Wrapping.* All matter to be sent in the mails at less than the letter rates of postage must be wrapped securely and in such manner that it can easily be examined.

Postage Due. Letters with postage wholly unpaid and articles of all kinds with insufficient postage paid are chargeable with double the amount of the deficient postage.

Forwarding. Mail matter of all kinds received from any foreign country, including Canada, Cuba, Mexico, and the Republic of Panama, is required to be forwarded, at the request of the addressee, from one post-office to another

and — in the case of articles other than parcel-post packages — to any foreign country, without additional charge for postage.

Return. Letters and other articles of apparent value, if undeliverable, are required to be returned without extra charge.

PARCEL POST TO FOREIGN COUNTRIES

Admissible Matter. Packages of mailable merchandise may be sent, in unsealed packages, by "Parcel Post" to the following named countries:—

Australia,	Dutch Guiana,	Mexico,
Austria,	Ecuador,	Netherlands,
Bahamas,	France,	Newfoundland,
Barbados,	Germany,	New Zealand,
Belgium,	Great Britain,	Nicaragua,
Bermuda,	Guatemala,	Norway,
Bolivia,	Haiti,	Peru,
Brazil,	Honduras (British),	Salvador,
British Guiana,	Honduras (Republic of),	Sweden,
Chile,	Hongkong,	Trinidad, including To-
Colombia,	Hungary,	bago,
Costa Rica,	Italy,	Uruguay,
Curacao,	Jamaica,	Venezuela,
Danish West Indies,	Japan,	Windward Islands.
Denmark,	Leeward Islands,	

Postage Rates. Postage must be prepaid in full by stamps affixed at the rate of 12 cents a pound or fraction of a pound. Registry fee 10 cents in addition to postage.

Registration. The sender of a parcel addressed to any of the countries named in the table at the head of this section, except Barbados, Curacao, Dutch Guiana, France, Great Britain, The Netherlands and Uruguay, may have the same registered by paying a registry fee of 10 cents, and will receive the "Return Receipt" without special charge therefor, when envelope or wrapper is marked "Return receipt demanded."

Place of Mailing. Matter intended for parcel post must be taken to the post-office for inspection and there deposited in the mails. It must *not* be deposited in a letter box.

Letters prohibited. A letter or communication of the nature of personal correspondence must not accompany, be written on, or enclosed with any parcel. If such be found, the letter will be placed in the mails if separable, and if the communication be inseparably attached, the whole parcel will be rejected.

Dimensions. To all countries named packages are limited to three and one-half feet in length, and to six feet in length and girth combined, except that packages for Colombia and Mexico are limited to two feet in length and four feet in girth.

Weight. Packages to certain post-offices in Mexico must not exceed four pounds six ounces in weight, but those for all other countries named may weigh up to but not exceeding eleven pounds.

Value. The limit of value is \$50 on packages for Ecuador, and \$80 on those for Australia, Austria, Belgium, Denmark, France, Hongkong, Hungary, Italy, Japan, Netherlands, Norway, and Sweden; but on those for the other countries named there is no limit of value.

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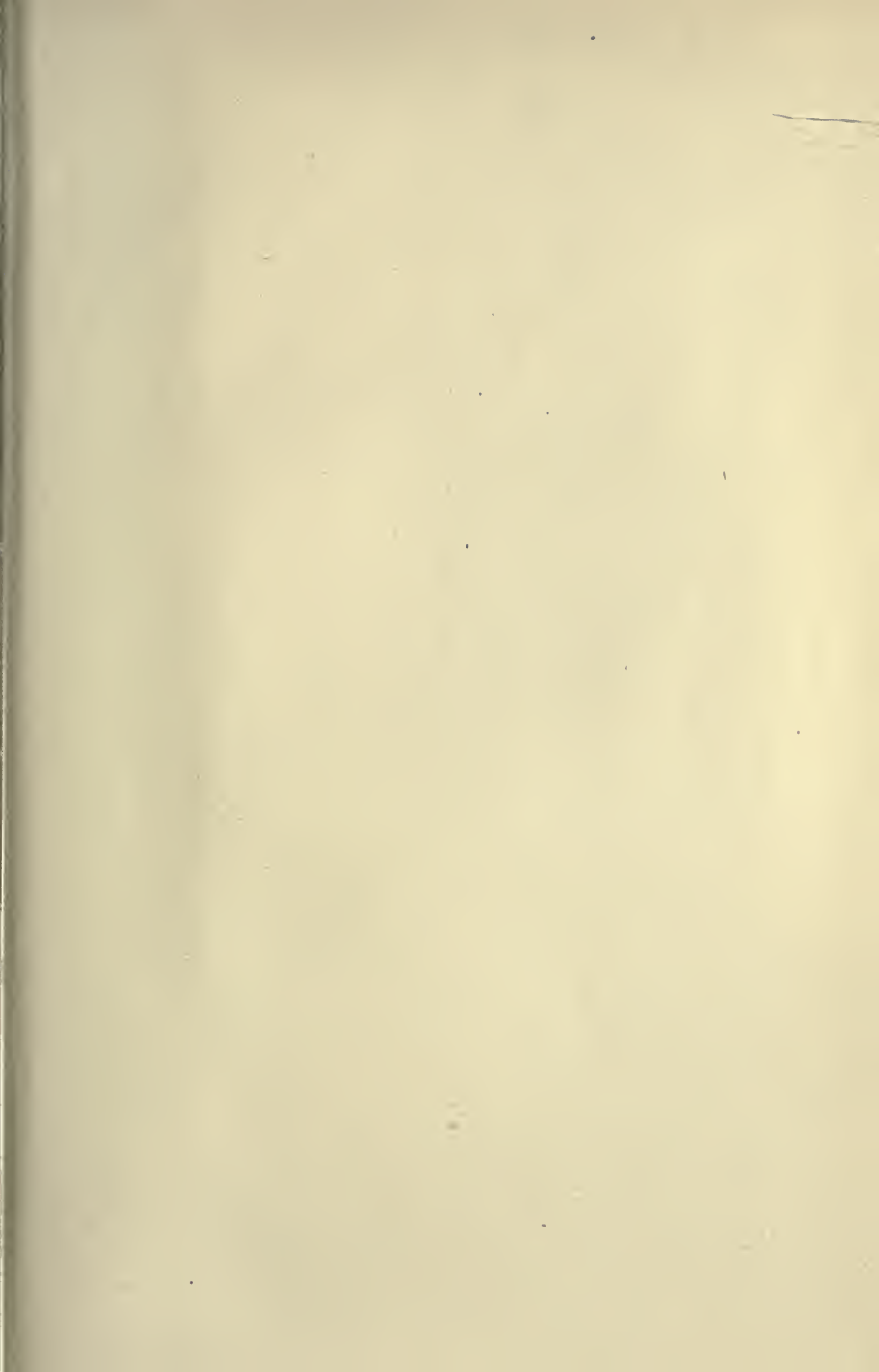
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on the date to which renewed.

Renewed books are subject to immediate recall.

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